

# What is the difference between Medicare and Medicaid?

## MEDICAID is for low income:

- Medicaid may cover personal care services at home (state-by-state)
- Medicaid may cover assisted living (state-by-state)
- People who are blind and or disabled
- People who need custodial nursing home care
- Medicaid is a state and federal program

## MEDICARE is for:

- Medicare does NOT pay for long term nursing home or assisted living care
- Medicare covers 100% of the first 20 days in rehab following a hospitalization, after 20 days
- Medicare covers 80% and they have to privately pay or have a secondary insurance
- People 65 and over
- People of any age who have long term kidney disease, are permanently disabled & can't work
- Medicare is a federal program
- Medicare (part A) covers hospitalizations, skilled nursing, and hospice
- Medicare (part B) covers physician visits, lab work, home health (therapy), medical equipment
- Medicare Advantage is a medical insurance program as an option to Medicare that provides (Part A & Part B); examples are Cigna, United, Humana, and Aetna