YOUR TRANSITION FROM MEDICAID TO MEDICARE

Do I have to take Medicare if I have Medicaid? **YES!**

If you are on Medicaid and will be transitioning to Medicare in the future, this guide can help.

**Q:** WHAT IS THE DIFFERENCE BETWEEN MEDICAID AND MEDICARE?

**Medicaid:**
Provides medical coverage for people with low incomes or with disabilities.

*Note:* In Colorado, Medicaid is called Health First Colorado: Colorado's Medicaid Program.

**Medicare:**
Provides medical coverage for people 65 and over or with qualifying disabilities.

1. **DETERMINE YOUR ELIGIBILITY FOR MEDICARE. YOU BECOME ELIGIBLE FOR MEDICARE WHEN YOU:**
   - turn 65.
   - have been receiving Social Security Disability Insurance (SSDI) for two years.
   - receive a diagnosis of end stage renal disease (you are a kidney dialysis or kidney transplant patient).
   - receive a diagnosis of Lou Gehrig's disease (amyotrophic lateral sclerosis, or ALS).

Remember, you need to enroll in Medicare through Social Security. If you're not yet eligible for Medicare, consult this guide shortly before you become eligible.

2. **SHORTLY BEFORE YOU BECOME ELIGIBLE FOR MEDICARE, MEET WITH YOUR LOCAL COUNTY HUMAN SERVICES OFFICE TO DISCUSS YOUR FUTURE MEDICAID BENEFITS.**

Your county human services office will most likely need to help you enroll in a Medicare Savings Program (MSP). Look for redetermination paperwork from Medicaid — it will arrive in the mail several months before you become eligible for Medicare.

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A Medicare Savings Program (MSP) is an income- and asset-based program that helps you cover costs related to Medicare.

Medicare Savings Programs have different levels of coverage based on your income and assets:

- **Qualified Medicare Beneficiary (QMB):** Pays your Medicare Part A and/or Part B premium, deductibles and coinsurance or copays.
- **Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI-1) programs:** Pay your Part B premium but not your deductibles and coinsurance or copays.

**UNDERSTAND THAT KEY CHANGES MAY OCCUR WITH YOUR MEDICAID ELIGIBILITY:**

- Medicare Savings Programs have different income limits than the type of Medicaid you may have now. Your income may affect your eligibility and coverage levels.
- Although Medicaid may not have taken into account your assets or resources in the past, the Medicare Savings Programs do have asset or resource limits.

**Note:** If you are in the Working Adults with Disabilities (WAwD) Medicaid Buy-In program you may remain in the WAwD until you are 65. (If you are in WAwD, you will be responsible for your Medicaid Buy-In premium; WAwD will help pay your monthly Medicare Part B premium, deductibles and copays/coinsurance.)
BEGIN THINKING ABOUT HOW YOU WANT TO RECEIVE YOUR MEDICARE.

There are many Medicare coverage options and cost choices. Attend a Medicare 101 class, a Medicaid-to-Medicare class or speak with a State Health Insurance Assistance Program (SHIP) counselor to help you understand your options. Colorado State SHIP: 888-696-7213. Local office for Arapahoe, Douglas and Jefferson counties: 303-480-6835.

ENROLL IN A MEDICARE (PART D) PRESCRIPTION DRUG COVERAGE PLAN.

If you do not enroll into a Medicare Part D standalone drug plan or Medicare Advantage plan that includes Part D drug coverage, you will not be able to get your medications at the pharmacy. Once you are eligible for Medicare (Part D) Prescription Drug Coverage, Medicaid will stop paying for your prescriptions at the pharmacy.

Remember: Medicaid always pays last. Now that you are eligible for Medicare, Health First Colorado (Colorado’s Medicaid program) requires you to use Medicare.

Note: If you qualify for Medicaid, a Medicare Savings Program (MSP) or Extra Help (Low-Income Subsidy for Medicare Prescription Drug Coverage) and you aren’t able to pick up your prescriptions at the pharmacy, please contact SHIP for help accessing temporary Medicare drug insurance through the Limited Income Newly Eligible Transition Program (LI NET).

IF YOU HAVE SUCCESSFULLY COMPLETED STEPS 1-6 AND MET ALL QUALIFICATIONS, YOUR ASSISTANCE NOW COMES FROM THE STATE OF COLORADO (MEDICARE SAVINGS PROGRAM) AND THE SOCIAL SECURITY ADMINISTRATION (EXTRA HELP – LOW-INCOME SUBSIDY FOR MEDICARE PRESCRIPTION DRUG COVERAGE).
UNDERSTAND YOUR COVERAGE

Medicare divides your coverage into three parts:

**PART A:** Hospital Insurance

*Medicare Part A* is premium-free for those who have worked for a total of 10 years or more. Sometimes people receive this benefit based on a parent's or spouse's work history.

If you have a *Qualified Medicare Beneficiary (QMB)* Medicare Savings Program you will receive assistance paying your Part A premium, copays or coinsurance. However, if you have *Specified Low-Income Medicare Beneficiary (SLMB)* or *Qualifying Individual (QI-1)* you are responsible for paying Medicare's copays and coinsurance.

**PART B:** Medical Insurance

*Medicare Part B* has a monthly premium. Your Part B premium will be covered at no cost to you if you qualify for a *Medicare Savings Program – Qualified Medicare Beneficiary (QMB)*, *Specified Low-Income Medicare Beneficiary (SLMB)* or *Qualifying Individual (QI-1)*. If you have *Qualified Medicare Beneficiary (QMB)* you will receive assistance paying your Part B copays or coinsurance. However, if you have *Specified Low-Income Medicare Beneficiary (SLMB)* or *Qualifying Individual (QI-1)* you will be responsible for paying Medicare's copays and coinsurance.

**PART D:** Prescription Drug Coverage

*Medicare Part D* is provided through a private insurance company. You will use Part D for your prescriptions at the pharmacy. If you qualify for *Medicaid* or a *Medicare Savings Program*, then you will receive *Extra Help (Low-Income Subsidy for Medicare Prescription Drug Coverage)*. *Extra Help* provides financial assistance including the option of enrolling into a $0 premium, $0 deductible Part D Plan. With *Extra Help*, you'll pay lower copays at the pharmacy. *Extra Help* is provided by the Social Security Administration. You must enroll in a *Medicare Part D* plan to receive coverage for your prescriptions.

Depending on where you live, *Medicare Advantage (Part C)* or *Special Needs Plans (SNP)* may be available to cover your prescriptions.

For help comparing plan options or applying for these financial assistance programs, contact your local SHIP counselors (888-696-7213).