Medicaid and Medicare programs work hand-in-hand for some people. Learn what you need to know if you're eligible for both.

How Medicaid Influences  
Medicare Health Plan Choices

Many people rely on both Medicare and Medicaid to get the healthcare services they need. If you're eligible for Medicaid or already enrolled in it, you'll need to understand how it affects your Medicare decisions.

**The difference between Medicaid and Medicare**  
Medicaid is a state and federally funded program designed to provide health coverage to individuals with limited income and resources. Medicare, on the other hand, is a federal health insurance program primarily for people aged 65 and older regardless of their income, though it also covers certain younger qualifying individuals with disabilities.

**Eligibility and dual enrollment**  
Some people qualify for both Medicare and Medicaid, a status known as “dual-eligibility”. Being dual-eligible allows for enrollment in special types of Medicare Advantage plans tailored to meet the unique needs of this population, such as Dual-Eligible Special Needs Plans (D-SNPs). D-SNPs contract with your state Medicaid program to help coordinate your Medicare and Medicaid benefits. Some D-SNPs may provide Medicaid services in addition to Medicare services. Call your State Medical Assistance (Medicaid) office to verify your Medicaid eligibility.

**Medicare Advantage and Medicaid**  
**Medicare Advantage (Part C)** plans offer an alternative to Original Medicare, providing all **Part A and Part B** benefits and often including additional benefits such as vision, dental, and prescription drug coverage. For dual-eligible individuals, some Medicare Advantage plans might offer more benefits tailored to support lower-income beneficiaries. It's important to compare these plans carefully, taking into consideration how they integrate with Medicaid benefits.

**Prescription Drug Coverage**  
If you have Medicare and full Medicaid coverage, Medicare covers your prescription drugs. However, Medicaid may still cover some drugs that Medicare doesn't cover. If you have limited income and resources, you may qualify for Extra Help, a program to help pay for some drug costs. If you qualify for Extra Help and join a separate Medicare drug plan or Medicare Advantage Plan with Medicare drug coverage (Part D), you'll get help paying your drug coverage costs.

**Get help with coordinating your benefits**  
When you have both Medicaid and Medicare, understanding how these programs work together is important. Medicaid can help cover some of the out-of-pocket costs associated with Medicare, including premiums, deductibles, and co-payments. In some cases, Medicaid will pay after Medicare has paid its share of your healthcare costs. Because dual eligibility adds another layer of complexity to your Medicare decisions, it's highly recommended that you available tools and resources, CareSync Dynamic Advisors are here to help you make the most informed decision. You can also contact your State Medical Assistance (Medicaid) office to get started.