

## What is the difference between Medicaid and Medicare?

### Medicare:

- Medicare is a federal health insurance program for people 65 or older. It is also for people under 65 with certain disabilities or conditions.
- A person's Medicare coverage will be the same in all states across the country.
- Medicare has 4 parts:
  - Medicare Part A covers hospital or inpatient care
  - Medicare Part B covers medical or outpatient care
  - Medicare Advantage Part C allows older adults to get coverage through private insurance
  - Medicare Part D is a separate prescription drug plan
- People pay part of the total cost of medical and prescription drug coverage through monthly payments. These payments are called premiums.

### Medicaid:

- Medicaid is a program between the federal government and individual states that helps cover medical costs for some people who have a low income.
- The federal government has rules that all Medicaid programs must follow. Each state runs its own program. Eligibility requirements and benefits are different in each state.
- Pennsylvania's Medicaid program is also called Medical Assistance. For more information on Medical Assistance click [here](#).
- Medicaid can cover services like nursing homes and personal care services. Medicare does not.
- People with Medicaid usually don't pay anything for medical services. You may have to pay a small amount for some medical services. For more information on copayment information for Medical Assistance in PA click [here](#).



## How do people younger than 65-years-old become eligible for Medicare?

- People younger than 65 become eligible for Medicare after they have received Social Security Disability Insurance (SSDI) payments for 24 months.
- If you have Lou Gehrig's Disease or end-stage renal disease you do not have to wait 24 months to qualify for Medicare.

## What does dual eligibility mean and how does it work?

- Dual eligibility means a person qualifies for both Medicare and Medicaid.
- For people who are dual eligible, Medicare pays for services first.
- Medicaid pays the rest of the costs that Medicare did not cover. These are things like premiums, copays and coinsurance. To learn more about these and other health insurance terms, click [here](#).

## Who manages healthcare for dual eligible people in Pennsylvania?

- Community Health Choices (CHC) is the program in Pennsylvania for people who are eligible for both Medicaid and Medicare, older adults, and people with disabilities.
- For more information about CHC click [here](#).