

Medicaid and Medicare: A beginner's guide to Dual plans

Anthem 



What this guide covers

This interactive guide provides the information you need to get started on your journey with Medicaid and Medicare.

Just select on the green Learn More buttons to jump to each section.



The basics

Understand the parts of Medicare, how Medicaid and Medicare work together, and how to get coverage that helps fit your needs.

[Learn More](#)

Signing up

Learn about who is eligible for Medicaid and Medicare, when you should enroll, and how to get started.

[Learn More](#)

Dual plans

See the additional benefits you can get with a Dual plan that combines Medicaid and Medicare.

[Learn More](#)

Getting to know the basics



First things first - How is Medicaid different from Medicare?

It's easy to confuse Medicaid and Medicare. They're both government-run health insurance programs, but they generally help two different groups of people.



Medicaid covers people with low incomes and people with certain disabilities.

Medicare covers people 65 and over, and people under 65 with certain disabilities.



If you're 65 or over and have low income, you could qualify for Medicare and keep your Medicaid coverage.

How does Medicare work?

Medicare is a federal health program for people 65 and over, and for people under 65 with certain disabilities.

In this section you'll learn about:



Part A

Hospital Insurance

[Learn More](#)

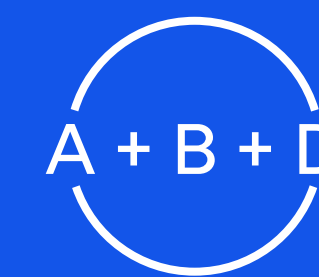
Part B

Medical Insurance

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Part D

Prescription Drug plans

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Part C

Medicare Advantage

[Learn More](#)

Dual plans

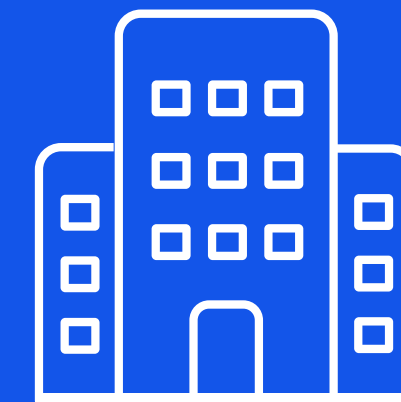
Medicaid + Medicare

[Learn More](#)

The most basic type of coverage is Original Medicare

Original Medicare is administered by the Federal Government, and you'll need to sign up for it before you can get any other Medicare plan.

Original Medicare is made up of Hospital Insurance (Part A) and Medical Insurance (Part B). Let's break them both down.



Part A

Hospital Insurance covers:

- Hospital stays
- Skilled nursing facility care
- Hospice
- At-home care



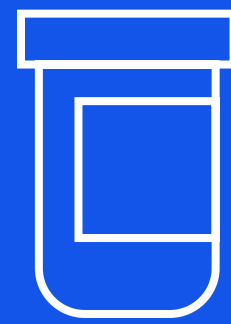
Part B

Medical Insurance covers:

- Physician visits
- Lab tests
- Surgeries
- Preventive health appointments
- Outpatient services
- Durable medical equipment

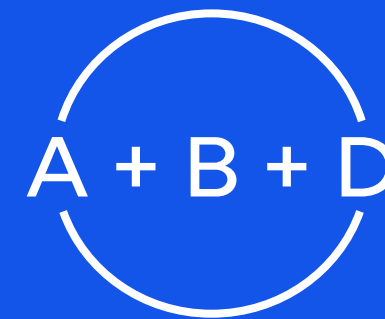
Original Medicare (Parts A & B) may not have all the coverage you need

The good news is there are other health plans that allow you to get more benefits.



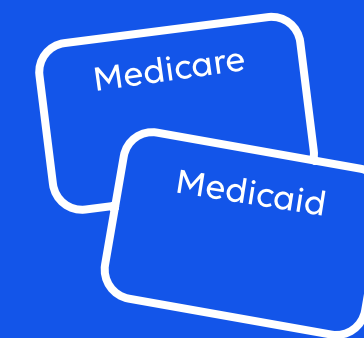
Part D

Prescription Drug plans can be added to help you pay for prescriptions and other medical supplies.



Part C

Medicare Advantage plans bundle coverage for medical, hospital, pharmacy, and other benefits — all in one plan.



Dual plans

Dual Eligible Special Needs Plans (D-SNPs) are a type of Medicare Advantage plan for people who qualify for Medicaid and Medicare.

Part D: Prescription Drug plans

These plans help cover costs for generic and brand name prescriptions, all recommended vaccines, and medical supplies for insulin injections. You may also qualify for prescription drug assistance through the federal program: Extra Help.



Part C: Medicare Advantage Plans

Medicare Advantage plans replace Original Medicare (Parts A & B) with coverage through a network of providers for medical, hospital, and pharmacy expenses. They can also include prescription drug coverage and benefits like dental, vision and hearing coverage.



Dual plans: A type of Medicare Advantage plan

If you're eligible for both Medicaid and Medicare, you can get a Dual Eligible Special Needs Plan (D-SNP). These plans can come with benefits and additional coverage you wouldn't receive with Original Medicare (Parts A & B).



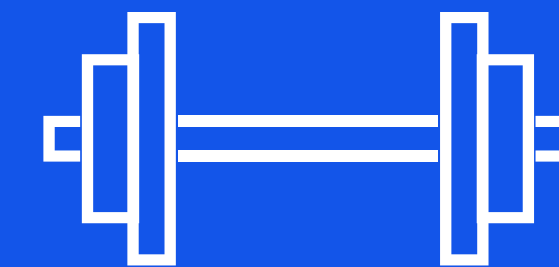
Cost

- \$0 or low monthly premiums
- \$0 medical deductibles
- Set out-of-pocket maximums



Benefits/Coverage

- Dental
- Vision
- Hearing
- Prescription drugs



Other Benefits

- Transportation to doctors' visits
- Access to 24/7 telehealth
- Fitness programs
- Spending allowance for over-the-counter items and healthy groceries
- And more

Which plan should you choose?

Here's a simple checklist you can refer to with important things to consider when selecting a plan.



Are these in-network?

- Doctors
- Specialists
- Hospitals
- Healthcare facilities
- Pharmacies



What benefits do you need?

- Vision care
- Dental care
- Hearing care
- Fitness programs
- Transportation
- Allowances for OTC items & groceries

Compare benefits that different plans may offer

With so much information to take in, it can be helpful to look at each plan side-by-side and see which version of Medicare helps meet your needs.

	Original Medicare (Parts A & B)	Prescription Drug plans (Part D)	Dual Eligible Special Needs Plans (D-SNPs)
Hospital & medical insurance	✓		✓
Prescription drugs		✓	✓
Limited annual out-of-pocket costs			✓
Dental, vision, hearing coverage options			✓
Fitness benefits			✓
Other benefits options, like allowance for groceries, utilities, and over-the-counter health items			✓

Benefits vary by state, county, and plan selection.

Signing up for Dual plan



Taking the next step

Now that we've explained what Medicare is and how it works together with Medicaid, let's go over how you can sign up for coverage with a Dual plan.

In this section you'll learn about:



Medicare eligibility

[Learn More](#)



Medicaid & D-SNP eligibility

[Learn More](#)



Where to sign up

[Learn More](#)



When to sign up

[Learn More](#)



When coverage starts

[Learn More](#)

Are you eligible for Medicare?

There are a few requirements you should know before you sign up for Medicare:

1

You must be a permanent US resident or a legal citizen living in the US for 5 years in a row.

2

You or your spouse must have worked and paid Social Security taxes for at least 10 years to qualify for premium-free Part A. You may be able to buy Part A if you worked less than 10 years.

3

You are at least 65 years old. You may also qualify if you're under 65 and have a disability after you get Social Security disability benefits for at least 24 months, or you have ALS (Lou Gehrig's disease) or ESRD (end-stage renal disease).

Are you eligible for a Dual plan?

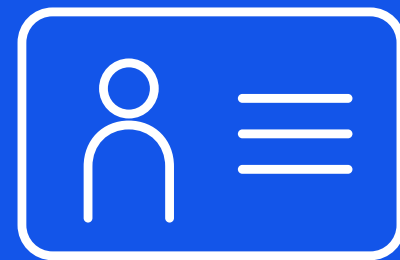
If you're on Medicaid and you're also eligible for Medicare, then you can get a Dual Eligible Special Needs Plan (D-SNP).

If you're not on Medicaid but think you might be eligible, visit your state's Medicaid website. Eligibility for Medicaid depends on your household income and the state you live in.



Where do you sign up for a Dual plan?

Signing up for a Dual plan starts with getting Original Medicare (Parts A & B).



For Original Medicare (Parts A & B) you can apply online at ssa.gov or in person at a local Social Security office. You can click [here](#) to find your nearest Social Security office.



Once you've signed up for Original Medicare (Parts A & B), you can enroll in a Dual Eligible Special Needs Plan (D-SNP) with insurance companies that offer them.

65

If you received Social Security or Railroad Retirement Board benefits, you'll automatically be signed up for Original Medicare (Parts A & B) when you turn 65.

When does your coverage start?

If you enroll when you're turning 65, your coverage start date depends on when you sign up.



Sign up before your 65th birthday

Your plan will be active on the first day of your 65th birthday month. Unless your birthday comes on the 1st of the month; then your coverage begins the first day of the previous month.



Sign up during your Initial Enrollment Period after you turn 65

Your plan will start the first day of the next month.

When can you sign up after your initial enrollment period ends?

You can enroll in a Dual plan during a Special Enrollment Period (SEP). There are three Special Enrollment Periods a year and you can enroll or switch once per period.

You can also enroll in a Dual plan during the Medicare Annual Enrollment Period (AEP) from October 15 – December 7 each year.

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
SEP 1 Jan 1 - Mar 31			SEP 2 Apr 1 - Jun 30			SEP 3 Jul 1 - Sep 30			AEP Oct 15 - Dec 7		

Dual plan benefits with Medicaid + Medicare



Getting more benefits for your needs

In this section we'll explain the benefits and extra support you can get from a Dual plan with Medicaid and Medicare.

You'll learn about:



How Medicaid and Medicare work together

[Learn More](#)

Managed Long-Term Services and Supports (MLTSS)

[Learn More](#)

Dual plan benefits

[Learn More](#)

How Medicaid and Medicare work together

You can have Medicare and Medicaid together — without losing any of your Medicaid benefits.

Medicaid will help pay for costs that Medicare doesn't cover, like long-term care and some medical equipment. Most of your healthcare expenses, like doctors visits and hospital stays, will be covered by Medicare.



You can have separate Medicaid and Medicare cards, but a Dual plan will put these benefits together in one card.

Managed Long-Term Services and Supports (MLTSS)

This is a program for people on Medicaid or a Dual plan who need long-term care for things like disabilities or chronic conditions.

With MLTSS, you can get a care coordinator who lives nearby. This person can help with all your healthcare needs and find things like:

- Specialists
- Help for daily tasks
- Medical equipment
- Transportation to doctor's appointments
- And more

If you already have long-term support through Medicaid, you can keep the help and benefits you receive when you choose a Dual plan.



All the benefits that come with a Dual plan

Dual plans include a full set of benefits to help you get the care you need for low or no cost.



Coverage

- Hospital & Medical
- Dental
- Vision
- Hearing
- Prescription Drugs



Personal Assistance

- Care coordinators
- Personal home helpers for daily tasks
- Transportation to doctors' visits



Wellness

- Health items like hearing aids, eyeglasses, and wheelchairs
- Spending allowances for OTC items and healthy groceries
- Home delivery for prescriptions
- Community support and activities

Get in touch

If you have any other questions, give us a call at **833-919-6675 TTY/TTD: 711** between 8:00 a.m. and 8:00 p.m. We're open seven days a week 10/1 – 3/31 and Monday – Friday 4/1 – 9/30. Or email us at MedicareVIP@anthem.com.

You can also visit us online to learn more at anthembluecross.com/medicare.





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