

Medicare, Medicaid and MMEs

Medicare and Medicaid have similar names but are actually very different programs.

Understanding how they work can be a challenge, as each program has different eligibility and enrollment requirements that also vary from state to state. This challenge is amplified for the more than 9 million people who qualify for both Medicare and Medicaid, known as Medicare-Medicaid enrollees (MMEs), or dual eligibles.

	Medicare	Medicaid	Medicare-Medicaid Enrollees
Overview	Medicare is a health insurance program managed by the federal government for people age 65 or older, people under 65 with certain disabilities, and people of any age with permanent kidney failure. Medicare is the nation's largest health insurance program, with more than 49 million Americans enrolled.	Medicaid is an assistance program that provides health insurance for people and families who have limited income and resources. Medicaid is administered by state and local governments within federal guidelines.	Those who qualify for both Medicare and Medicaid are referred to as Medicare-Medicaid enrollees (MMEs), or dual eligibles. Medicare covers the majority of MMEs' acute care services. In instances where services are covered by both programs, Medicare will pay first, and then Medicaid will pay the difference up to the state's payment limit.
Eligibility	<ul style="list-style-type: none">• People 65 and over• People of any age who have kidney failure or long-term kidney disease (end-stage renal disease, or permanent kidney failure requiring dialysis or transplant)• People who are permanently disabled and cannot work <p>Individuals must have entered the United States lawfully and have lived here for at least five years to be eligible for Medicare.</p>	<p>Low-income:</p> <ul style="list-style-type: none">• Pregnant women• Children under the age of 19• People 65 and older• People who are blind or disabled• People who need nursing home care <p>The eligibility requirements based on income and resources, such as bank accounts or other items that can be sold for cash, usually depend on the state in which the individual lives. Eligibility may also depend on whether an individual is a U.S. citizen or a lawfully admitted immigrant.</p>	Individuals who meet the eligibility requirements for both Medicare and Medicaid are considered MMEs.
Enrollment	<p>When</p> <ul style="list-style-type: none">• Initial Enrollment Period: Lasts seven months (starting three months before the month of the beneficiary's 65th birthday and ending three months after). Individuals can sign up for any Medicare plan at this time.• Open Enrollment Period: Beneficiaries can make changes to their existing Medicare coverage during the Open Enrollment Period each year (Oct. 15-Dec. 7).• Special Enrollment Period: In limited circumstances, individuals may qualify to make changes to their coverage outside of the above enrollment windows. <p>How</p> <ul style="list-style-type: none">• Enrollment will be automatic for those already receiving Social Security benefits. Otherwise, beneficiaries should apply at their local Social Security office three months prior to their 65th birthday.	<p>When</p> <ul style="list-style-type: none">• Medicaid is administered at the state level. Unlike the Medicare program, Medicaid does not have a specific enrollment window. <p>How</p> <ul style="list-style-type: none">• Individuals can apply by mail or in person through a state department such as the local Department of Social Services. Applicants should contact their local Social Security office for information on how to apply in their state.	Individuals must follow the enrollment processes for Medicare and Medicaid separately as described.

Sources: Medicare.gov; "What is Medicare/Medicaid?" <http://www.medicare.gov/Publications/Pubs/pdf/11306.pdf>; <http://www.webmd.com/medicare/medicare-eligibility-and-enrollment>; <http://answers.hhs.gov/questions/3094>; <https://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/index.html>

To learn more, visit MedicareMadeClear.com or www.Medicare.gov.

To arrange an interview with an expert who can discuss the differences between Medicare and Medicaid, please contact Sarah Bearce, UnitedHealthcare, 952-931-4732, Sarah_Bearce@uhc.com, or Alice Ferreira, UnitedHealthcare, 203-459-7775, aferreira@uhc.com.

