Medicaid vs. Medicare: Know the Difference!

MEDICAID OR MEDICARE?

November is the month to understand the difference between Medicare and Medicaid and see if you need additional coverage. It is also a good time to review changes to your healthcare plan for the upcoming year. Eligible individuals can utilize the Medicaid Buy-In Program to reduce Medicare premiums.

KEY DIFFERENCE

MEDICAID

- **Who Qualifies:** Low-income individuals and families, including children, pregnant women, the aged, and people with disabilities.
- **Coverage:** Provides a wide range of health benefits, including hospital and doctor visits; costs vary by state.
- **How to Apply:** Contact your local Department of Human Services (DHS) or visit their online portal.

ORIGINAL MEDICARE

- **Who Qualifies:** Mainly for individuals aged 65 and older, as well as younger people with certain disabilities.
- **Coverage:**
  - ***Part A***: Hospital insurance covering inpatient care, skilled nursing facilities, hospice, and some home health care.
  - ***Part B***: Medical insurance for outpatient care, preventive services, and medical supplies.
  - ***Part D***: Prescription drug coverage.
- **How to Apply:** You can enroll through the Social Security Administration. (Part A & B)

DID YOU KNOW?

- If you're enrolled in both Medicaid and Medicare, you may qualify for Medicaid's Buy-In Program. This means Medicaid can help cover your Medicare premiums, making healthcare more affordable.

FREE HELP IS AVAILABLE!

Virgin Islands State Health Insurance Assistance Program (VI SHIP):

- St. Thomas/St. John: 340-774-2991 **Ext. 4507 or 4508**
- St. Croix: 340-773-6449 **Ext. 3151**

Medicare Hotline:

- 1-800-MEDICARE (1-800-633-4227)
- TTY 1-877-486-2048 (24/7)

Medicaid (Medical Assistance)

- St. Thomas/St. John: 340-774-0930 Ext. 4308
- St. Croix: 340-772-7117 or 340-772-7100 Ext. 7006

TAKE ACTION THIS NOVEMBER

Review your Medicare coverage and see if Medicaid can help you!