

# Understanding Dual Eligibility: A Guide for People with HIV About Medicare and Medicaid Coverage

**You may be eligible for both Medicare and Medicaid.**

**Medicare** and **Medicaid** are both government-funded health care coverage programs that help people pay for their health care costs. **Medicare** is the federal program for people who are 65 and older, people under 65 with a qualifying disability, or people of any age who have end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS). **Medicaid** is a state-run program for people who have limited income who may also belong to a specific population group, such as pregnant people, individuals with disabilities, and the elderly. Some people are **dually eligible**, which means they qualify for both programs at the same time. The term dual eligibility means the same thing as “dually eligible.”



## Medicaid: Did You Know?

**Medicaid** may have a different name depending on where you live. For example, **Medicaid** is referred to as “MassHealth” in Massachusetts, “Medi-Cal” in California, and “KanCare” in Kansas.

**Medicaid** looks different depending on where you live. Not only does **Medicaid** eligibility vary from state to state, but your state **Medicaid** program may offer multiple plan options, each with a different set of eligibility criteria and benefits, and often with another name.

People who are **dually eligible** for both **Medicare** and **Medicaid** can receive different levels of **Medicaid** benefits.

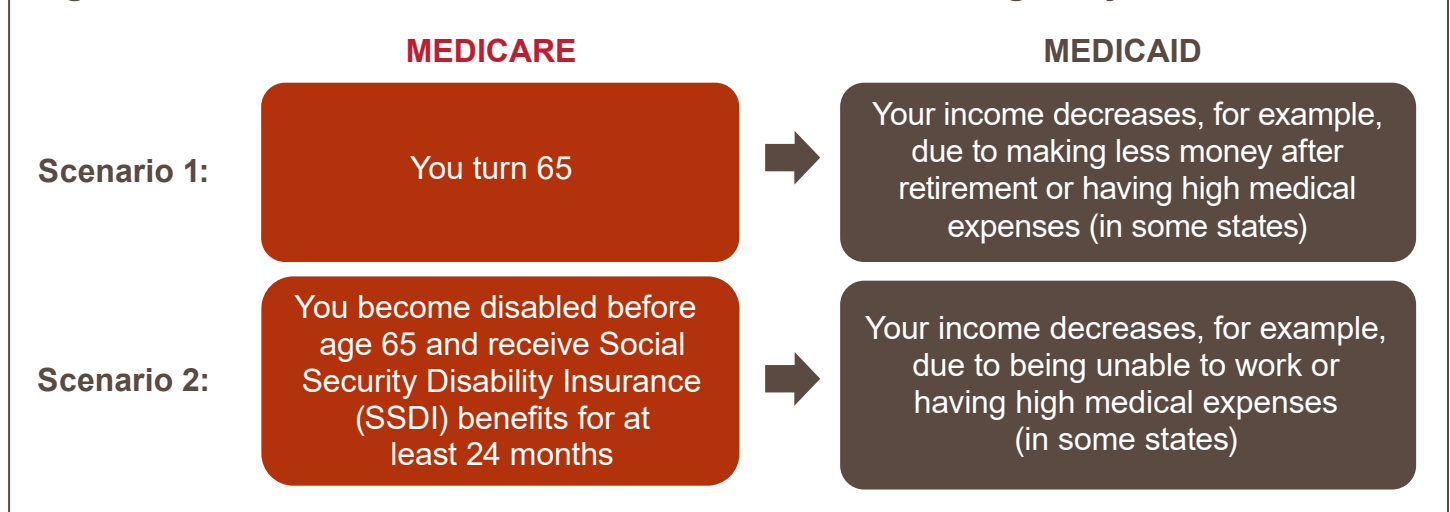
- **Full dual eligibility:** You qualify for full state **Medicaid** benefits as well as full **Medicare** benefits, and your state **Medicaid** program provides financial help to cover your **Medicare** costs.
- **Partial dual eligibility:** You qualify for full **Medicare** benefits, and your state **Medicaid** program provides financial help to cover some of your **Medicare** costs.

# How do people become dually eligible?

There are many ways that a person can become dually eligible for Medicare and Medicaid. This section describes some of the most common ways that a person can become dually eligible over time.

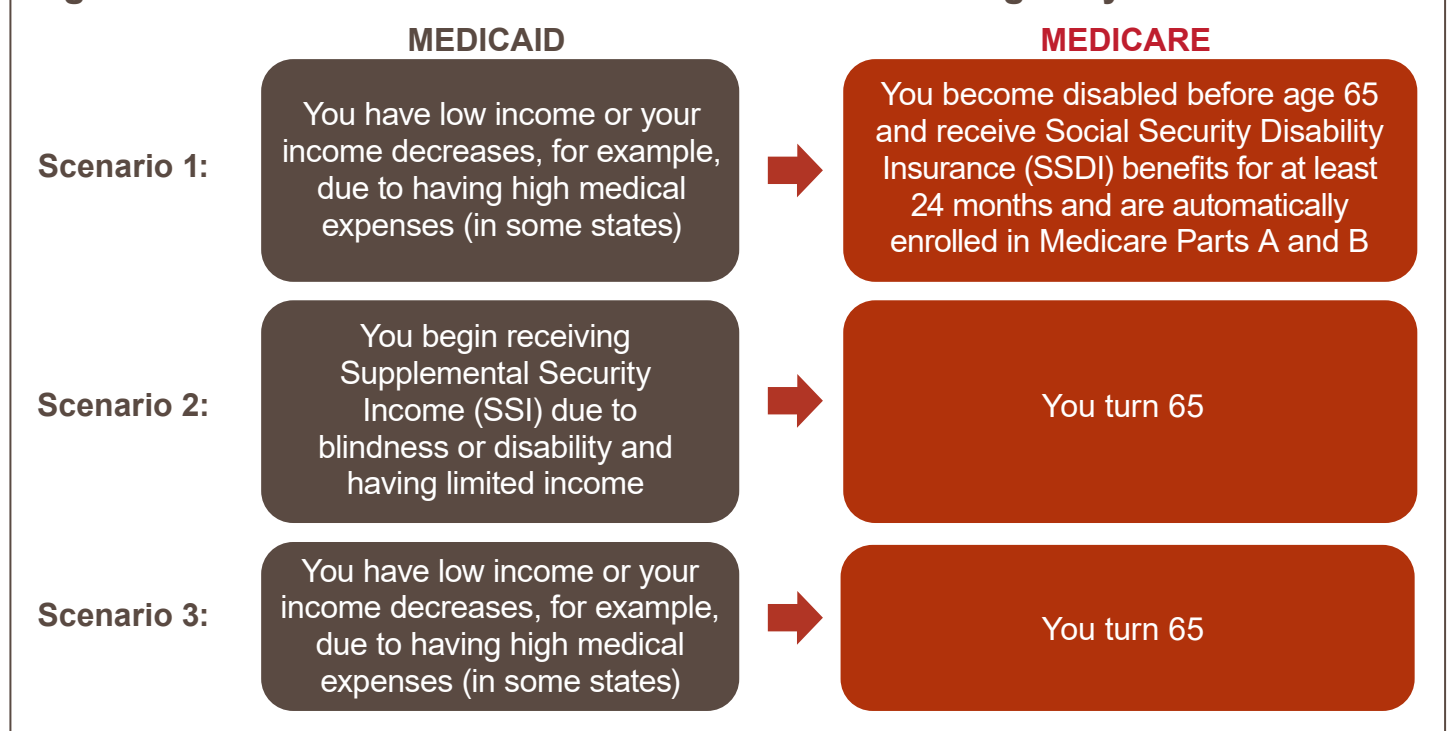
You can become eligible for Medicare first, then become eligible for Medicaid at a later date. This is the most common way that people become dually eligible. Read more about possible Medicare first scenarios in Figure 1.

**Figure 1: Common Medicare First Scenarios to Dual Eligibility**



You can become eligible for Medicaid first, then become eligible for Medicare later. About one-third of people become dually eligible this way. Read more about possible Medicaid first scenarios in Figure 2.

**Figure 2: Common Medicaid First Scenarios to Dual Eligibility**



# What are the benefits of dual eligibility?

People who are dually eligible can have most of their health care costs covered. Depending on the level of Medicaid benefits you are eligible for, you may also be able to receive additional financial assistance, such as through a Medicare Savings Program or the Extra Help program. This means you would have low or no out-of-pocket costs.

## I think I may be dually eligible. Now what?

### I am already enrolled in Medicare, and I think I may also be eligible for Medicaid.

- ✓ Contact your Ryan White HIV/AIDS Program (RWHAP) case manager to discuss whether you meet the Medicaid eligibility criteria in your state. They can help you figure out whether you will receive partial or full Medicaid benefits and assist you with submitting a Medicaid application.
- ✓ Visit your [state Medicaid website](#) to see if you qualify for Medicaid.

**There are no fees to apply for Medicare or Medicaid.**

Even if you find out that you are not eligible for one or both programs, you may still be eligible for other health care coverage options.

### I am already enrolled in Medicaid, and I think I may also be eligible for Medicare.

- ✓ Contact your RWHAP case manager and ask them if you are eligible for Medicare. They can help you figure out the right timing for your Medicare enrollment and which Medicare Parts you should enroll in. They can also help you choose between Original Medicare and Medicare Advantage.
- ✓ Visit the [Medicare website](#) and/or contact the [Social Security Administration](#) to see if you qualify.

### I think I may be dually eligible, but I am not enrolled in Medicare or Medicaid.

- ✓ Contact your RWHAP case manager and ask them if you are eligible for Medicare and Medicaid. If you are eligible, your RWHAP case manager can help you apply and make sure you do not have any gaps in your HIV care or medications while your health care coverage changes. Whether you are currently uninsured, have private health care coverage through the Marketplace or your employer, or have another form of health care coverage, your RWHAP case manager can help you with the transition.





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# Using Your Health Coverage

People who are dually eligible usually have to work with both Medicare and Medicaid separately. These two programs may not always cover the same services or may cover the same service differently. You may also have to keep two different insurance cards and pay for these two programs separately (if the program charges a premium).

It is important to understand which services are covered by Medicare, which ones are covered by Medicaid, and which may be covered by both. The RWHAP may be able to help you pay for some premiums and out-of-pocket expenses, and you may be able to get additional services through the RWHAP, if they are not covered by Medicare or Medicaid.

## SHIP Counselors: Did You Know?

- State Health Insurance Assistance Programs (SHIPs) provide free local insurance counseling to people who are Medicare eligible and to their families and caregivers. They will help you understand the different Medicare options available to you so that you can choose the coverage that works best for your healthcare needs and your budget.
- SHIP counselors can explain how Medicare works with other forms of health care coverage, including Medicaid, retiree health care coverage, and more. They can also screen your eligibility and help you enroll into Medicaid, if eligible.
- Ask your RWHAP case manager if they are a certified SHIP counselor or if they recommend that you work with one.
- You can work with your RWHAP case manager to find a SHIP location near you please refer to the SHIP TA Center.
- Always consult your RWHAP case manager before making any changes to your health care coverage because they understand the unique health care needs of people with HIV and how the RWHAP can support people who are dually eligible for Medicare and Medicaid.



**Table 1: What Does Medicare Cover?<sup>1</sup>**

Always Covered	Sometimes Covered*
<ul style="list-style-type: none"><li><input checked="" type="checkbox"/> Inpatient hospital stays</li><li><input checked="" type="checkbox"/> Care in a skilled nursing facility</li><li><input checked="" type="checkbox"/> Hospice care</li><li><input checked="" type="checkbox"/> Some home health care</li><li><input checked="" type="checkbox"/> Outpatient medical care</li><li><input checked="" type="checkbox"/> Outpatient mental health care</li><li><input checked="" type="checkbox"/> Medical supplies</li><li><input checked="" type="checkbox"/> Preventive services</li><li><input checked="" type="checkbox"/> Recommended shots and vaccines</li><li><input checked="" type="checkbox"/> Prescription drugs (if enrolled in a Medicare prescription drug plan), including HIV antiretroviral medications</li></ul>	<ul style="list-style-type: none"><li><input type="checkbox"/> Long term care or custodial care to help with activities of daily living, such as dressing and bathing</li><li><input type="checkbox"/> Most dental care</li><li><input type="checkbox"/> Eye exams</li><li><input type="checkbox"/> Routine physical exams</li><li><input type="checkbox"/> Hearing aids and exams</li></ul>

\*Note: These services are not covered by Original Medicare. However, if you are enrolled in a Medicare Advantage plan and depending on where you live, your plan may offer these additional benefits. All covered services will be listed in your plan's Summary of Benefits document.

**Table 2: What Does Medicaid Cover?<sup>2</sup>**

Always Covered	Sometimes Covered*
<ul style="list-style-type: none"><li><input checked="" type="checkbox"/> Inpatient hospital care</li><li><input checked="" type="checkbox"/> Outpatient hospital care</li><li><input checked="" type="checkbox"/> Screening and diagnostic services</li><li><input checked="" type="checkbox"/> Nursing facility care</li><li><input checked="" type="checkbox"/> Home health services</li><li><input checked="" type="checkbox"/> Laboratory and X-ray services</li><li><input checked="" type="checkbox"/> Transportation to medical care</li><li><input checked="" type="checkbox"/> Prescription drugs</li></ul>	<ul style="list-style-type: none"><li><input type="checkbox"/> Physical therapy</li><li><input type="checkbox"/> Speech, language, and hearing services</li><li><input type="checkbox"/> Respiratory care services</li><li><input type="checkbox"/> Rehabilitative services</li><li><input type="checkbox"/> Vision</li><li><input type="checkbox"/> Dental</li><li><input type="checkbox"/> Hospice care</li><li><input type="checkbox"/> Case management</li></ul>

\*Note: These services may be covered depending on which state you live in. Check with your Medicaid provider if you are unsure.

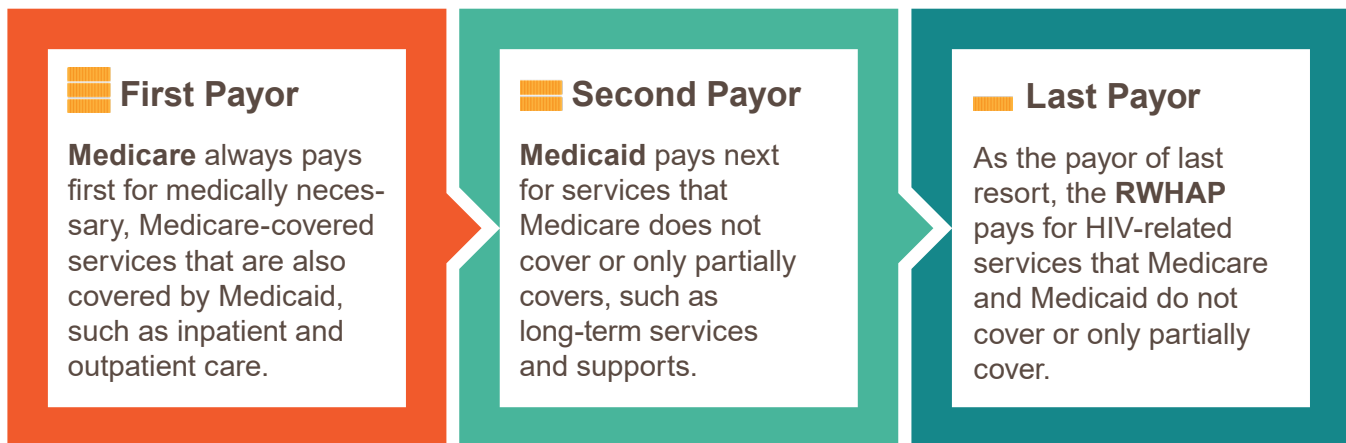
1. <https://www.medicare.gov/coverage/is-your-test-item-or-service-covered>

2. <https://www.medicaid.gov/medicaid/benefits/mandatory-optional-medicaid-benefits/index.html>

## Who pays for what?

Medicare usually pays first, followed by Medicaid. In most cases, Medicare is your **primary insurer**. Read more about the order of payors in Figure 3 below.

**Figure 3: Payors for Services for Dually Eligible People**



### Consumer Tips:

- ✓ At the point of service (at the doctor's office, at the pharmacy counter, etc.), show all the insurance cards that you have, including your red, white, and blue Medicare card, your Medicare Part D or Medicare Advantage card if you have one, and your Medicaid card.
- ✓ If you receive a bill for a service after Medicare and Medicaid have paid, bring the bill to your RWHAP case manager and they can help you review options for payment.

### I'm dually eligible. What can help make it easier to use my health coverage and get the care I need?

- ✓ Contact your RWHAP case manager to discuss your health care coverage options. Depending on where you live, you may be able to enroll in a single, integrated care plan designed specifically for dually eligible people with HIV like you.
- ✓ People who are dually eligible and are enrolled in an integrated health care plan can take advantage of increased care coordination, reduced administrative burden, and higher quality of care via one private health care coverage carrier that oversees both their Medicare and Medicaid coverage. Make sure your providers accept the integrated care plan you are considering.



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# The RWHAP can help.

## The RWHAP can support you and your HIV care needs, regardless of the type of health care coverage you have.

Don't have insurance? Your RWHAP case manager can assist you with exploring coverage options and may be able to provide financial assistance, too.

Your local RWHAP also provides HIV care and treatment as well as support services to help you stay connected to health care and minimize any gaps in coverage. These services could include prescription drug assistance, mental health services, outpatient health services, transportation to medical appointments, housing assistance, and more.

Talk to your RWHAP case manager about what services your local RWHAP provides and how they can support you.

To find HIV services near you, go to [locator.hiv.gov](https://locator.hiv.gov).

**Remember: The RWHAP is not health insurance,** but it may help you pay for some of your monthly Medicare and Medicaid premiums and some remaining out-of-pocket costs, such as co-pays, deductibles, and coinsurance, that are not covered (or are only partially covered) by Medicare and Medicaid.



The Access, Care, and Engagement TA Center (ACE) Technical Assistance (TA) Center builds the capacity of the RWHAP community to navigate the changing health care landscape and help people with HIV to access and use their health care coverage to improve health outcomes.



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