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A program of Tennessee Alliance for Legal Services

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Medicare vs. Medicaid

What is Medicare?

Medicare is a federal health insurance program that provides healthcare coverage to individuals who are 65 years of age or older or are under 65 and have a disability. Your income and assets do not matter when determining your eligibility for Medicare.

What is Medicaid?

Medicaid is a federal health insurance program, managed by the state, that provides health care to individuals and families with very low income and few assets, Medicaid provides coverage to pregnant women, the elderly, people with disabilities, and families with children. The state Medicaid program for Tennessee is called TennCare.

Can you be eligible for both Medicare and Medicaid?

Yes, you can be eligible and receive benefits under Medicare and Medicaid. Individuals who qualify for both Medicare and Medicaid are known as "dually eligible" individuals. If you are dually eligible, this means that Medicare and Medicaid will work together to provide you with adequate health insurance and lower your overall health costs.

How do I enroll in Medicare?

If you already receive benefits from Social Security or the Railroad Retirement Board, you are automatically entitled to Medicare Part A and Part B starting the first day of the month you turn 65. If you are not getting Social Security benefits, you can apply for Medicare by calling (800) 772-1213 or by visiting www.ssa.gov/benefits/retirement.

If you are under 65, disabled, and have been entitled to disability benefits under Social Security or the Railroad Retirement Board for 24 months, you are automatically entitled to Medicare Part A and Part B at the beginning of the 25th month you receive your disability benefits. You do not need to do anything to enroll and your Medicare card will be mailed to you before your entitlement date.

How do I enroll in Medicaid?

To find out if you are eligible, go to www.healthcare.gov/get-coverage. After completing the application, you will be notified which programs you and your family are qualified for.

For more information, visit www.hhs.gov/programs/health-insurance/index.html

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<http://www.help4tn.org/senior-services/legal-information/healthcare/medicare-vs-medicaid>

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