

Medicare and Medicaid Information

Important Websites:

CMS.gov

Medicare.gov

Medicaid.gov

Medicare Facts

Medicare is federal health insurance for people 65 or older, people under 65 with certain disabilities (and have had a disability designation from the Social Security Administration for at least 2 years), and people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).¹

Caring for People Services does not accept Medicare as a payment source for services. However, some clients may benefit from a medical home care company coming in to address a skilled nursing need that Caring for People Services is not able to provide as a non-medical company (ex. wound care, catheter replacement, blood sugar checks, medication management, etc.) Since most medical companies accept Medicare as payment, we are not in competition and our clients benefit from this partnership immensely. (Note: Some home care companies provide both medical company and non-medical assistance. These companies would be considered direct competition with Caring for People Services.)

Medicaid Facts

Medicaid is a joint federal and state program that, together with the Children's Health Insurance Program, provides health coverage to over [72.5 million](#) Americans, including children, pregnant women, parents, seniors and individuals with disabilities. Medicaid is the single largest source of health coverage in the United States.²

Medicaid provides health coverage to more than 4.6 million low-income seniors, nearly all of whom are also enrolled in Medicare. Medicaid also provides coverage to 3.7 million people with disabilities who are enrolled in Medicare. In total, 8.3 million people are "dually eligible" and enrolled in both Medicaid and Medicare, composing more than 17% of all Medicaid enrollees.²

Each state has different income and eligibility requirements. To find out what your state's requirements are, you can go to Medicaid.gov or simply search online for your specific state and Medicaid (ex. "Nebraska Medicaid").

Each state has unique Medicaid programs that might be a payer source for Caring for People Services. For example, in Nebraska, Caring for People Services accepts a Medicaid program called Medicaid Waiver. Individuals who qualify for Medicaid Waiver meet the income and asset requirements to qualify for Medicaid, but in addition, they also meet the State of

Nebraska’s guidelines for meeting “nursing home level of care”. Someone who qualifies for nursing home level of care, usually qualifies because they demonstrate the need for assistance with several ADL’s (activities of daily living) and they may also have risk factors, such as frequent falls or hospitalizations. You should check with your individual state Medicaid program to see if a Medicaid Waiver program is offered. Your state might offer additional Medicaid programs that could be another payer source. For example, in Iowa, in addition to a Medicaid Waiver program, they also have a Medicaid program called Purchase of Service.

Sources:

1. <https://www.medicare.gov/>
2. <https://www.medicaid.gov/>