

## **Aging Happens: Navigating Medicare and Medicaid not easy**

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*October 23, 2018*

You may have gotten the 2019 Official U.S. Government Medicare Handbook called “Medicare & You” in the mail. If you’re like most people, it goes into the recycle bin immediately. And, if you’re hoping to find info on Medicaid in this 120-page book, there isn’t any. Medicaid is the program which provides some coverage for low-income people who need help paying for their long-term care needs.

When teaching a class recently on preparing for care as you age, I became aware that many people were not clear on the difference between Medicare and Medicaid. Almost everyone knows that Medicare is your medical insurance after the age of 65, but many thought that it would also cover their care needs for living arrangements and caregivers. That’s not the case. Since Medicare doesn’t cover this, then people think that Medicaid is their answer for how to pay for these needs later in life. That might not necessarily be the case, either.

Welcome to the world of sorting out these two very different sources of support. There are some important distinctions between them. Here’s a link to a chart of those differences:  
[www.diffen.com/difference/Medicaid\\_vs\\_Medicare](http://www.diffen.com/difference/Medicaid_vs_Medicare).

In brief, Medicare is a federal health insurance program for those over 65 and some younger people with certain conditions. Medicaid is funded by both the federal government and each state. It pays for health care and long-term care for low-income people only if they meet strict eligibility requirements. More on this below.

Since each state manages the federal money they receive to fund this program, each state has different benefits available to its residents. In Oregon, this is called the OHP (Oregon Health Plan) Plus program. This year, 24 percent of the Oregon population is covered by Medicaid, or by CHIP, which is the health insurance program for children. This is a large number of people relying on this support to meet their care needs. Again in Oregon, one in six people who are receiving Medicare are also getting help from Medicaid. This is called dual eligibility.

Becoming qualified for Medicaid is a process that needs time and consideration. In some cases, it takes the help of an elder law attorney who specializes in preparing for this assistance ahead of time. There are several in our area.

Jason Broesder ([www.broesderlaw.com](http://www.broesderlaw.com); 541-772-1333) is one attorney who can assist people who think that they might be needing this help down the line. There are many pitfalls to avoid when pre-planning for this need, so checking this out is very important. The requirements for eligibility might also change based on the federal funding, so it’s always best to not assume that what’s accurate now will be the same later on. Some states are expanding Medicaid coverage and others are reducing the benefits.

The Senior and Disability Services (SDS) at Rogue Valley Council of Governments ([rvcog.org/sds](http://rvcog.org/sds); 541-664-7927) can also be an important ally to help anyone through this process. They can help you discover if you might be eligible for this assistance and what the current requirements are.

Among a list of factors for eligibility, some considerations are residency and citizenship; age/disability (the applicant must be age 65 or older, or blind, or disabled, and meet certain medical requirements consistent with the level of care requested); income limitations; asset limitations (the state has what they call a “look back” period of 5 years with a penalty for people who sell assets below fair market price, transfer assets to others, or give money and property away); and spousal rules, sometimes called community spouse impoverishment protection. Again, this is a complex system that you can’t apply for or figure out on your own.

With the number of aging adults counting on this program to fund their long-term care needs, and with each state having their own regulations and funding capacities, it’s not a bad idea to consider these requirements ahead of time. When asked about this, I always refer people to either an elder law attorney or SDS, as it’s such a complex system to navigate alone.

Back to the book that Medicare sent out for 2019. If you would like to see this book online, here’s the link: [www.medicare.gov/pub/medicare-you-handbook](http://www.medicare.gov/pub/medicare-you-handbook). If you currently have coverage, or are signing up for the first time, you might actually spend a few minutes thumbing through it. It really does have all the info you need about this program all in one place. And if you think you might need support from Medicaid, you might start planning for this now.