COMMUNITY OF CARE
Casselton & Arthur, North Dakota
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MEDICARE & MEDICAID OVERVIEW

**MEDICARE:** Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). There are different parts to Medicare listed below:

**Part A:** This covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care. Most people don’t have to pay a premium for part A (if you or a spouse paid Medicare taxes while working in the United States).

**Part B:** This covers certain doctors' services, outpatient care, medical supplies, and preventive services. Most people pay up to the standard monthly Medicare Part B premium.

**Part C:** This is also known as the Medicare Advantage Plan. This health plan offers options run by Medicare-approved private insurance companies. This is a way to get the benefits and services covered under Part A and Part B. Most of these plans cover Medicare prescription drug coverage (Part D). Some plans may include extra benefits for an extra cost.

**Part D**: This helps cover the cost of prescription drugs and may help lower your prescription drug costs and help protect against higher costs. Part D is run by Medicare-approved private insurance companies and the costs and benefits vary by plan.

**MEDICAID:** Medicaid is a jointly funded, Federal-State health insurance program for certain people and families with limited income and resources. It covers children, the aged, blind, and/or disabled and other people who are eligible to receive federally assisted income maintenance payments. The rules for counting your income and resources depend on which state you live in. Certain legal immigrants may also be eligible.

  The resources above can be found online at [www.medicare.gov](http://www.medicare.gov/)