



Using Your Medicare & Medicaid Insurance Coverages:

A Guide for Medicaid Consumers Becoming Eligible for Medicare

Medicare and Medicaid are often confused but are different types of health insurance. Medicare is a federal program for people who are 65 and older who have worked long enough and paid Medicare taxes. People who worked and then became disabled also get Medicare prior to age 65 once they receive Social Security Disability benefits for 24 months.

Medicaid, also called Medical Assistance in Pennsylvania, is a state and federal health insurance program for low-income individuals. Those with both Medicare and Medicaid are often called "dual eligibles."

What if I Have Medicaid and Become Eligible for Medicare?

You can qualify for both Medicaid and Medicare. Often, someone has Medicaid and then they become eligible for Medicare because they either turned 65 or because they received SSDI for 24 months. When you have Medicare and Medicaid, Medicare is the primary insurance, meaning it pays first.

Key Information After Enrolling in Medicare and Medicaid

Once you enroll in Medicare, Medicaid will stop covering your prescription medications since Medicare includes drug coverage through Part D. If you don't choose a Medicare Part D plan, you'll be automatically enrolled in a zero-premium Part D plan. There are five [zero-premium plans](#) available in 2024.

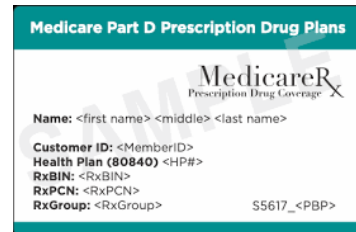
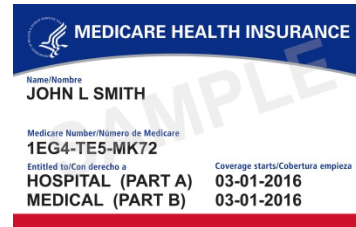
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The Pennsylvania Health Law Project (PHLP) is a 501(c)3 nonprofit legal services organization.

There are two ways to get your Medicare coverage:

1. **Original Medicare:** You can use your red, white, and blue Medicare card which includes Medicare Part A (hospital coverage) and Medicare Part B (outpatient medical coverage) and enroll in a standalone Part D (drug coverage) plan.
2. **Medicare Advantage Plan:** You can enroll in a Medicare Advantage plan that includes Part A (hospital coverage), Part B (outpatient medical coverage) and Part D (drug coverage).



The PA MEDI program provides free Medicare counseling and assistance to explore your options. Contact the PA MEDI program near you by calling 1-800-783-7067.

If you are enrolled in a Medicaid managed care plan when you go on Medicare, your Medicaid plan will change. Most people in Pennsylvania with Medicare and Medicaid are required to be enrolled in a Medicaid Community HealthChoices plan, which is different from a HealthChoices plan. Contact the Independent Enrollment Broker at 1-877-550-4227 or visit www.enrollchc.net to review your Community HealthChoices plan choices.

Since Medicare is your primary insurance, you need to see healthcare providers who accept either original Medicare or your Medicare Advantage plan. If a provider accepts your Medicaid health plan but does not accept Medicare, Medicaid will not pay for your care. The only exception is if you are trying to get a service that is not typically covered by Medicare, such as dental services.

What Else Do I Need to Know About Having Medicare and Medicaid?

If your health care provider accepts your Medicare or Medicare Advantage plan, then your Medicaid Community HealthChoices (CHC) plan must pay as your secondary insurance, even if your provider is not in the network of your CHC plan. However, a provider is not required to treat you if they are not in network with your CHC plan. But, if the medical provider does treat you, they can bill your CHC plan once they first bill Medicare, and the CHC plan must pay after your Medicare coverage pays.

Example

Luke has Medicare with “Feelgood” Advantage plan and Medicaid with UPMC Community HealthChoices (UPMC-CHC). Luke’s doctor is concerned about his high blood pressure and refers him to a specialist, Dr. Fisher.

Dr. Fisher is in the network of Feelgood Medicare Advantage plan, Luke’s primary insurance. However, he is not in the network of UPMC-CHC, Luke’s secondary insurance. Dr. Fisher still agrees to schedule an appointment and see Luke. After the appointment, Dr. Fisher first bills Feelgood and then bills UPMC-CHC. Even though Dr. Fisher is not in the UPMC plan, UPMC-CHC must pay secondary for Luke’s appointment.

Always show healthcare providers your Medicare (or Medicare Advantage plan) card and your Medicaid card. Providers know which insurance they need to bill first for services you receive.

For More Information & Help

PHLP has published two fact sheets to help people in CHC and those not in CHC learn how to use their Medicare and Medicaid:

- [Learning How to Use Your Medicare and Medicaid Health Insurance If You are in Community HealthChoices](#)
- [Learning How to Use Your Medicare and Medicaid Health Insurance if You are **NOT** in Community HealthChoices](#)

If you are having trouble understanding how to access health care with your Medicare and Medicaid insurance, call PHLP’s Helpline at 800-274-3258.

For help choosing or changing a Medicare Advantage plan or Medicare Part D plan, call the PA MEDI Program at 1-800-783-7067. For help changing your Medicaid Community HealthChoices plan, call PA Independent Enrollment Broker at 1-877-550-4227.

This publication is intended to provide general legal information, not legal advice. Each person’s situation is different. If you have questions about how the law applies to your situation, please consult a lawyer or call PHLP’s Helpline at 1-800-274-3258.