

### What is Dual Eligibility?

Some people qualify for both Medicare and Medicaid services. These people are called "dual eligibles." Having dual eligibility for these programs helps to cover more healthcare costs and services.

### What Are Medicare & Medicaid?

**Medicare** is a federally-run health insurance program for people who are a certain age or have disabilities. **Medicaid** is a health insurance program in which state and federal governments work together so certain people have health coverage and other benefits.

### Who Qualifies for Both Programs?

Medicare is for people 65 and older or under 65 who have disabilities. Medicaid is for certain people with a low income. It's important to know **if someone in the home has a disability**, because they may automatically become eligible for Medicare after a parent retires or dies.

### What Are the Benefits of Dual Eligibility?

There is **extra coverage** because Medicaid helps cover what Medicare doesn't for things like long-term care and personal care, some dental, vision, and hearing services. There can be **lower costs** because Medicaid may pay Medicare premiums, co-pays, and deductibles. There is also extra help with drug costs through Part D plans.

### Where Can Individuals Get Help?

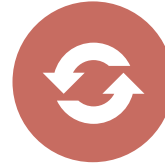
**Medicare questions?** Call 1-800-MEDICARE or find a State Health Insurance Counselor by visiting <https://www.shiphelp.org/>

**Medicaid questions?** Find the State Medicaid Office on the state website

**Social Security questions?** Visit a local Social Security office

**Need aging and disability resources?** Contact your area Agency on Aging

**Unsure where to get help?** Call 2-1-1



### How Do I Help Individuals Apply?

- ✓ **Step 1:** Check if they meet income limits and age/disability requirements. ([Medicaid Eligibility Income Chart by State \(Updated Jan. 2025\)](#))
- ✓ **Step 2:** Assist the individual to apply for Medicare through Social Security (1-800-MEDICARE).
- ✓ **Step 3:** Help the individual to apply for Medicaid through the state's Medicaid office or website.

