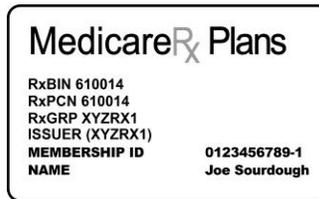


Medicare and Medicaid in Alaska: how they work together



Medicare is a federal program that provides health insurance for older adults and some people with disabilities. Most Americans become eligible for Medicare at age 65 but some are under 65 and get Medicare after two years of being on Social Security Disability (SSDI). Enrollment is through the Social Security Administration.

Medicaid is health insurance available to certain low-income needy individuals and families including needy children, pregnant women, parents and caretakers, and aged, blind and disabled persons. Application for Medicaid is made through the State of Alaska, Division of Public Assistance.

If you are on Medicaid/Denali Care and then turn 65 and are on Medicare OR have been on Social Security Disability and are on MEDICARE due to disability, the State of Alaska assists with the costs of premiums, deductibles and co-insurance.* You will have both and they work together. You must be sure that you remain eligible for Medicaid/Denali Care.

IF you have BOTH Medicare and Medicaid/Denali Care it's important to know:

- Medicare is the first payer, any other retiree insurance such as TRICARE for Life or retiree AlaskaCare pays second and Medicaid/Denali Care pays last (unless you have insurance through you or your spouse's active work).
- If you have both Medicare and Medicaid/Denali Care then the first day of the month Medicare begins you will need a Medicare Prescription Drug Plan (Part D) because Medicaid/Denali Care will stop covering your medications once you have Medicare. You will have no premium, and little or no costs.
- You need to bring your red, white and blue Medicare card, your Medicaid/Denali Card and your Medicare Prescription Drug Card to healthcare providers, pharmacies and medical equipment suppliers.
- If you are on Medicaid you will need to keep Medicare Part A (Hospital) and Part B (Outpatient Medical) so that your Medicaid will work. If you don't get the red, white and blue Medicare card in the mail you must apply for federal Medicare coverage through Social Security Administration.
- You must notify Social Security and the Division of Public Assistance with any address change.

You can contact the Medicare Information Office with questions. For Prescription Drug help please have a list of your medications and pharmacy and we will help you enroll or switch into the best plan for you.

** Some people do not qualify for Medicaid but have limited income and assets and may qualify for Extra Help for Prescription Drugs or the Medicare Savings Plan; call us and we will help you apply for these benefits.

Definitions*

Premiums: fixed monthly amount for insurance

Deductible: amount you pay before insurance pays

Co-insurance: percentage of costs that you may pay

1-800-478-6065 or (907) 269-3680

**Alaska's
Medicare Information Office**






LOCAL HELP FOR PEOPLE WITH MEDICARE