

Spotlight On Caregiving

Understanding America's Medicare And Medicaid Programs

(NAPSA)—America's population is aging, and the cost of caring for aging adults is increasing in both time and money. Fortunately, there are two programs that can help with the provision of health care to older adults:

- Medicare is available to individuals 65 years of age and older, as well as to people under 65 with certain disabilities.
- Medicaid pays for medical assistance for certain individuals and families with low incomes and resources.

Medicare

The Medicare system, with its guidelines, provider networks, rules and regulations, supplemental plans and other details, can be confusing. It is important that beneficiaries and their families and caregivers understand what benefits and coverage Medicare provides.

There are several parts of Medicare that are important for individuals and their caregivers to understand. These include the choices an individual makes regarding coverage. These decisions involve whether to enroll in Original Medicare, which includes two parts—Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance)—or Medicare Advantage, which includes Medicare's Managed Care Plans. In 2006, Medicare introduced Medicare Part D, voluntary prescription-drug coverage offered through private companies.

Medicare Part A covers such services as hospitalizations, skilled nursing facility stays and home health care, hospice care and blood transfusions during a hospitalization or nursing facility stay. Medicare Part B covers outpatient medical and other services including doctor visits, therapies and labo-

SINCE YOU CARE

A Series of Guides from MetLife In Cooperation with the National Alliance for Caregiving

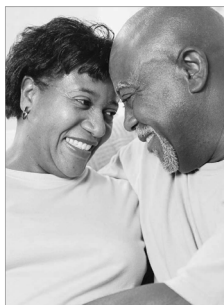
Medicare and Medicaid Programs - The Basics

About the Subject

MEDICARE AND MEDICAID

America's population is aging. The cost of caring for aging adults is increasing in both time and money. Two programs are in place to assist with the provision of health care for older adults. One is Medicare, which is available to individuals 65 years of age and older as well as to people under 65 with certain disabilities, including those with Endstage Renal Disease.

The other is Medicaid. Medicaid is a program that pays for medical assistance for certain individuals and families with low incomes and resources. This program is available to individuals of all ages, but eligibility for Medicaid is based on a person's income and assets. Individuals or families applying for Medicaid coverage must meet the guidelines set forth for acceptance into the program.



MetLife

Caregivers face many challenges as they seek to determine and make decisions about how best to provide care to their loved ones. To help meet these needs,

MetLife offers SinceYouCare™—a series of guides which provide practical suggestions and useful tools in a variety of specific care-related products.



ratory services. Service coverage under Original Medicare is not all inclusive, and there are guidelines for reimbursement and deductibles.

Medigap is a series of 12 plans with features defined by Medicare and offered by private carriers to cover “gaps” for deductibles, co-insurance and other charges not covered by Original Medicare. Coverage features and cost will depend on the plan option selected.

Medicare Advantage

Under the Medicare Advantage option, also known as Medicare Part C, private companies contract with Medicare to provide health care services that cover at a minimum those covered under Original Medicare. They may also cover some additional services. With a Medicare Advantage Plan, a Medigap Plan is not needed. In these plans, individuals are enrolled in the Medicare system but their health care benefits are administered by private companies that contract with Medicare through plans such as Medicare Health Maintenance Organization (HMO)

Plans and Medicare Preferred Provider Organization (PPO) plans. Additional information on these programs is available at www.medicare.gov.

Medicaid

The Medicaid program is available to individuals of all ages, but applicants must meet the financial guidelines set forth for acceptance into the program. The federal government allows for a certain degree of flexibility in how the states administer Medicaid funding, but it also imposes several mandatory requirements for services for a state to receive federal matching funds. A state's Medicaid program must provide certain basic services, including inpatient hospital services, outpatient hospital services, physician services, nursing home services for those 21 years or older, and home health care services for those eligible for skilled nursing care. Additional information is available at www.cms.gov.

Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. One good source of information about these two important government programs is a free booklet from the MetLife Mature Market Institute® called “Medicare and Medicaid Programs—The Basics.” It is part of the “Since You Care” series of guides created in cooperation with the National Alliance for Caregiving. It includes information, resources and checklists. You can get a copy by calling (203) 221-6580, e-mailing maturemarketinstitute@metlife.com, visiting www.maturemarketinstitute.com or writing MetLife Mature Market Institute, 57 Greens Farms Road, Westport, CT 06880.