

Medicare and Apple Health Classic Medicaid Frequently Asked Questions

What is the difference between Medicare and Apple Health Classic Medicaid?

Both programs are for individuals age 65 or older, with blindness or a disability, or in need of long-term services and supports. Program differences include:

- Medicare is a federal insurance program administered by the Social Security Administration (SSA) and does not have income limits.
- Apple Health Classic Medicaid is administered by the Health Care Authority (HCA) and eligibility and enrollment is through the Department of Social and Health Services (DSHS). Eligibility is based on several factors, such as income, resources, residency, and citizenship or immigration status.

Do I have to apply for Medicare to be eligible for Apple Health Classic Medicaid?

No, you do not have to apply for Medicare before you apply for Apple Health Classic Medicaid. You may also be eligible for Medicare if you are under age 65 with a disability and are receiving Apple Health.

How can I get help with my Medicare application?

You can get help by calling SSA or by contacting the Washington State Health Insurance Benefits Advisors (SHIBA). SHIBA provides free and confidential services for Medicare and other health care assistance.

- SSA:
 - Phone: 1-800-772-1213 (TTY: 1-800-325-0778)
 - Online: ssa.gov
- SHIBA:
 - **Phone**: 1-800-562-6900
 - **In person**: <u>insurance.wa.gov/find-local-shiba-office</u>
 - o Language Link Services: insurance.wa.gov/language-link-services

Can I have Apple Health Classic Medicaid and Medicare at the same time?

Yes, there are advantages to having both Apple Health Classic Medicaid and Medicare. Apple Health helps cover the costs that Medicare does not cover such as deductibles, copayments, hearing aids, and dental services. Apple Health Classic Medicaid also has the Medicare Savings Programs (MSP) that may help cover your Medicare premiums.

Medicaid Programs Division - Office of Medicaid eligibility Policy Source: <u>cms.gov/MLNMattersArticles/Downloads/SE1128.pdf</u> May 12, 2022



What are the Medicare Savings Programs?

The Medicare Savings Programs assist individuals with paying their Medicare premiums. This includes Part A and Part B premiums and possibly other Medicare related expenses, such as co-insurance and deductibles.

Resources

Medicare

- <u>My Social Security | SSA</u>
- Medicare Benefits | SSA
- Forms, help, & resources | Medicare
- Extra Help program: Medicare's Part D Low-Income Subsidy (medicareinteractive.org)

Medicare Savings Programs:

- <u>Medicare Savings Programs Brochure HCA</u>
- Medicare Savings Program | HCA

Apply for Apple Health Classic Medicaid and/or Medicare Savings Program:

- DSHS online application: Washington Connection DSHS
- Paper application: <u>Application for Medicare Savings Program | HCA</u>

