Directions for Presenters

Presenting this lesson to a group? These tips can help you prepare.
If you're exploring on your own, you can move to the next slide.

Review all the slides and presenter notes before your presentation. If you can, print out the presenter notes to have them handy in case you need them.

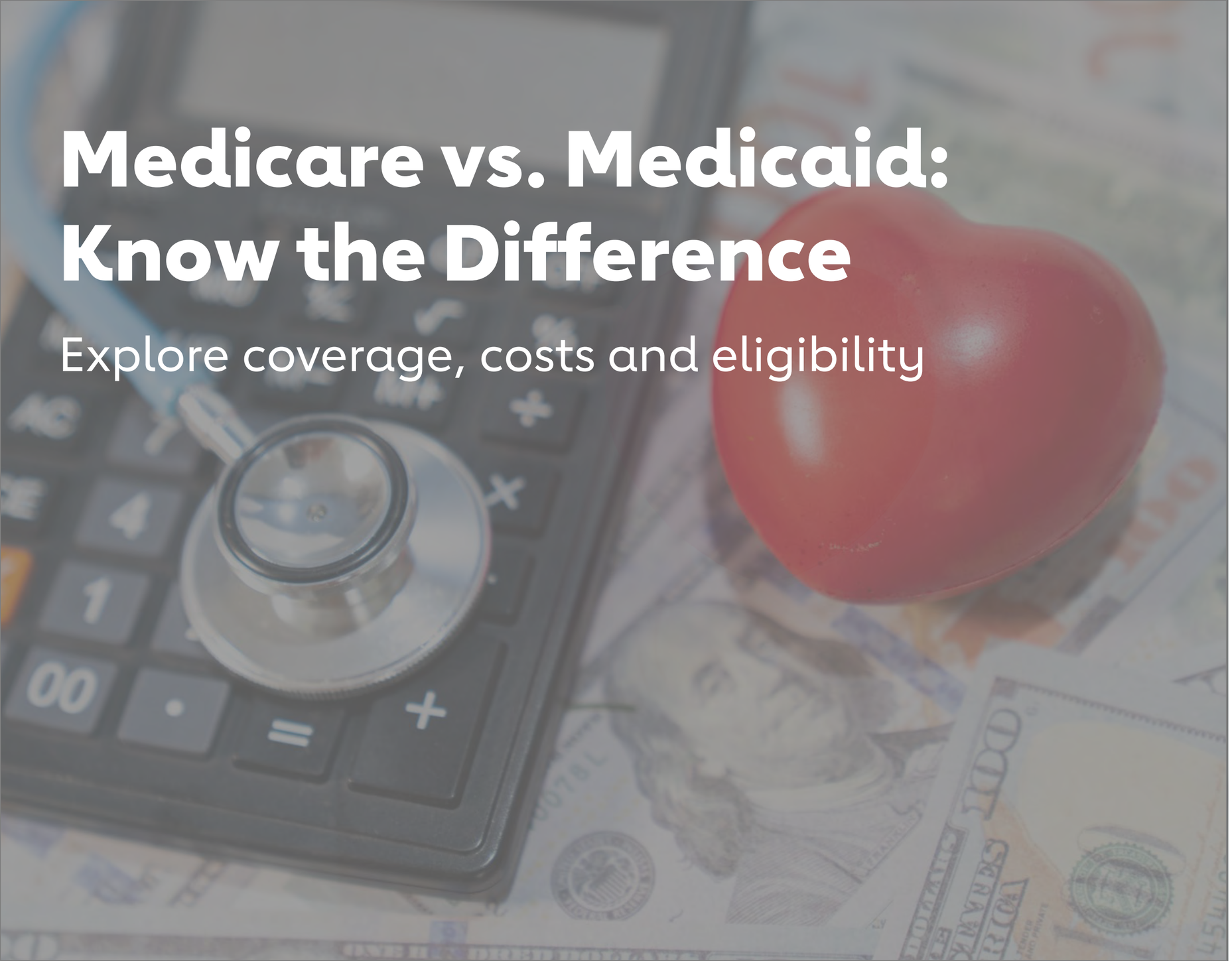
Introduction: (30 seconds)

- Greet the audience.
- Introduce yourself and your topic.
- Let people know they can take pictures of any of the slides they find helpful.

At the end of your presentation:

- Thank your audience for their time and open the discussion to questions.
- If there are questions you cannot answer, please refer them to our heart.org website and social media handles for more information.

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Medicare vs. Medicaid: Know the Difference

Explore coverage, costs and eligibility

American Heart Association.

HEALTH LESSONS

HEART.ORG | 2026

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American Heart Association.

WHAT WE DO

INVESTING IN AND SUPPORTING LIFESAVING HEART AND BRAIN RESEARCH FOR OVER 100 YEARS.

FUNDED PACEMAKERS AND ICDS RESEARCH



Contributed to developing cutting-edge devices, including leadless pacemakers and wearable defibrillators.

DEVELOPMENT OF CPR GUIDELINES AND CONTINUED EFFORTS



Created CPR and AED guidelines and pushing for laws to require CPR training in schools and more public AEDs to help save lives.

FUNDING HEART DISEASE RESEARCH



Investing in groundbreaking research that has led to life-saving treatments and innovations in cardiovascular care.

FUNDING INNOVATION IN HEART DISEASE DIAGNOSTICS



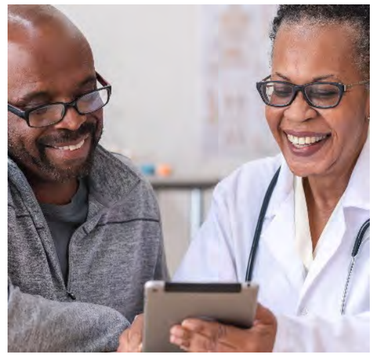
Advancing imaging techniques, such as MRI and CT scans, along with biomarkers for the early detection of heart disease.

FUNDING ACUTE STROKE CARE



Funding research to support timely intervention strategies for stroke patients which has significantly improved survival rates and recovery outcomes.

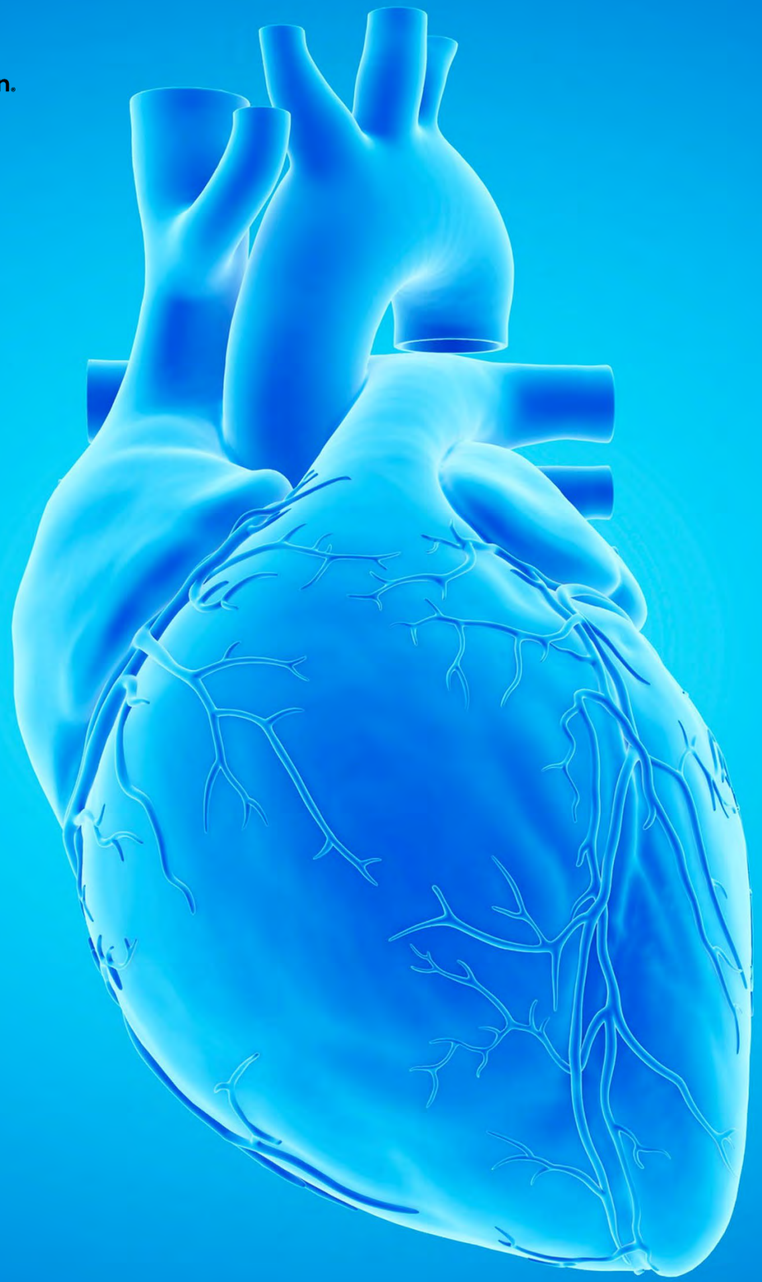
DEVELOPMENT OF HYPERTENSION GUIDELINES AND RESEARCH



Updated blood pressure guidelines with partners for early detection and care. Funded research on causes, prevention, and treatment.

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HEART DISEASE

Heart disease is the leading cause of death in the United States.

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American Stroke Association.
A division of the
American Heart Association.



STROKE

No. 4 cause of death.

One of the leading causes of disability in the United States.

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What We'll Explore

- Who Medicare covers and what it covers
- Who Medicaid covers and what it covers
- Whether you may qualify for both programs
- What costs you may pay
- Where to get help with coverage, costs and eligibility

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Why Coverage Matters

Understand your options

Learning about Medicare and Medicaid can help you:

- Find coverage you may qualify for
- Understand when to sign up
- Plan for healthcare costs
- Explore help paying for care



Which program may apply to you or someone you care for?

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What is Medicare?

Who may qualify

Medicare is a federal health insurance program for:

- Adults age 65 or older
- Individuals under 65 with disabilities
- People with permanent kidney failure requiring dialysis or a kidney transplant
- Those with ALS, also called Lou Gehrig's disease

Eligibility and enrollment requirements apply.

Check your eligibility at Medicare.gov.



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The Parts of Medicare

Understand what each part covers

Part A: Inpatient hospital care, short-term skilled nursing facility care, hospice care and some home healthcare

Part B: Doctor visits, outpatient care, medical equipment and many preventive services

Part C (Medicare Advantage): A Medicare-approved private plan that provides Part A and Part B benefits and usually includes Part D

Part D: Helps cover prescription drug costs

Check which parts of Medicare you have and what they cover.



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What is Medicaid?

Who may qualify

Medicaid provides health coverage and is funded by the federal government and states.

Groups that may qualify include:

- Children
- Pregnant individuals
- Eligible adults with low income
- Older adults
- Individuals with disabilities

Eligibility depends on income and other requirements. Each state runs its program under federal rules.

Check eligibility with your state's Medicaid agency.



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Medicaid Varies by State

Check your state's program

States run Medicaid under federal rules. Depending on where you live, these may differ:

- Income limits
- Covered services
- The program's name, such as Medi-Cal, TennCare and MassHealth



Source: Medicaid.gov: Eligibility

Find your state's Medicaid program at Medicaid.gov.

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Can You Have Both?

Understanding dual eligibility

Some individuals qualify for both Medicare and Medicaid. This is called dual eligibility.

Depending on the program you qualify for, you may get help paying Medicare costs, including:

- Premiums
- Deductibles
- Coinsurance and copays

Ask your state Medicaid agency whether you qualify for Medicaid or a Medicare Savings Program.



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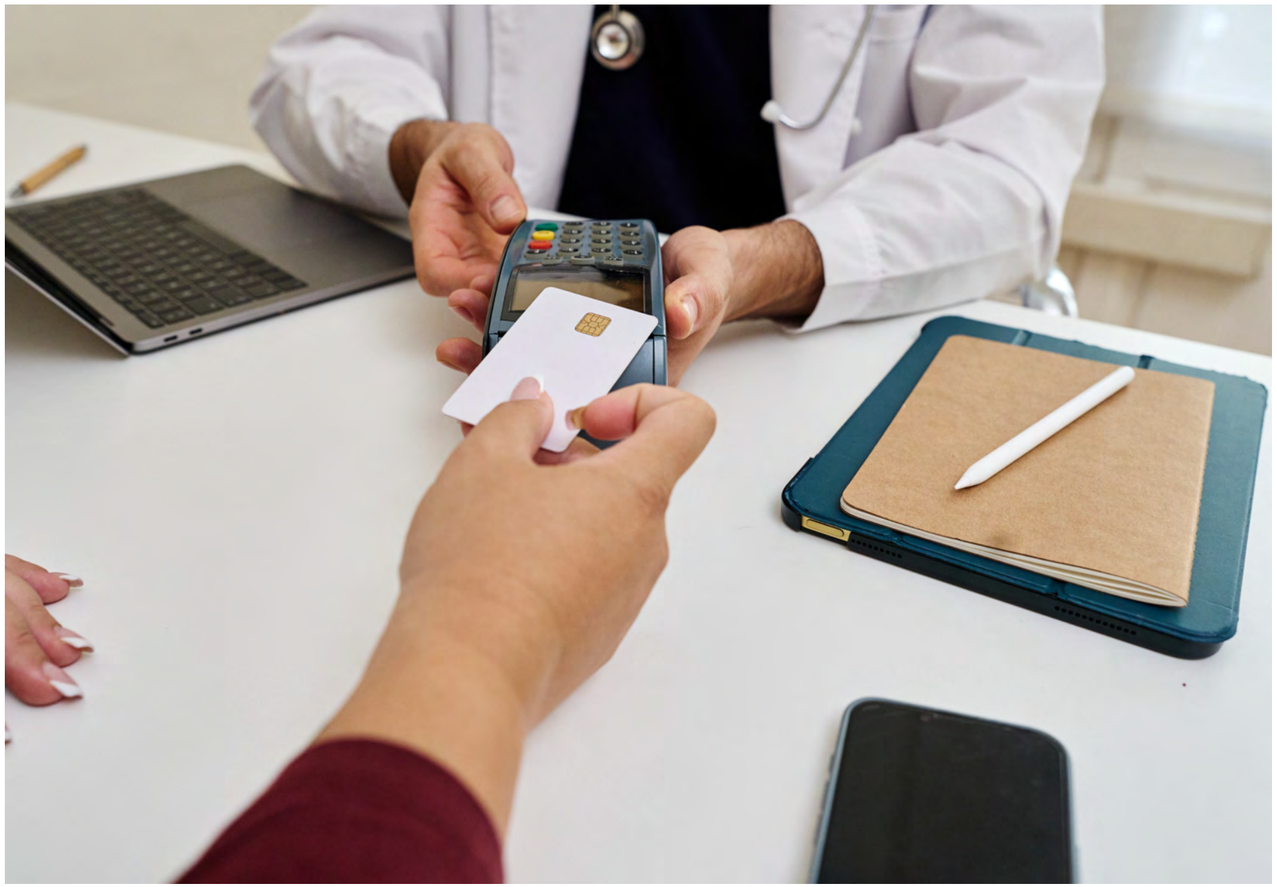
Medicare Costs

Part A and Part B premiums and deductibles

Medicare costs in 2026

- Part A monthly premium: $0 for most individuals
- Part A hospital deductible: $1,736 per benefit period
- Part B standard monthly premium: $202.90
- Part B yearly deductible: $283

Some individuals pay a higher Part B premium based on income. Other costs may apply.



Costs can change each year. Check current amounts when planning your budget.

Sources: CMS: 2026 Medicare Parts A & B Premiums and Deductibles | Medicaid.gov: Cost Sharing

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What You May Pay

Costs when you receive care

Original Medicare

- After the Part B deductible, you usually pay 20% of the Medicare-approved amount for most Part B services.

- Original Medicare has no yearly out-of-pocket limit for Part A and Part B services. Extra coverage may help pay your share.

Medicaid

- Costs depend on your state, income and the services you receive.

- Some states charge copays for certain services.

Ask your plan or program what you may pay for the care you need.



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Help With Medicare Costs

Programs to explore



Eligibility requirements apply.

- Extra Help: Helps individuals with limited income and resources pay Medicare Part D premiums, deductibles and prescription drug copays
- Medicare Savings Programs: State-run programs that help eligible individuals pay certain Medicare premiums and, depending on the program, other Medicare costs
- Medicaid: May cover services Medicare does not, including some long-term care, for those who are eligible

Ask Social Security about Extra Help:

1-800-772-1213 or ssa.gov/medicare/part-d-extra-help.

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When to Enroll in Medicare

Check your enrollment window

- Turning 65: Your first enrollment window generally lasts seven months — three months before your birthday month, your birthday month and three months after.
- Coverage through current employment: If you have coverage through your or your spouse's current job, you may be able to delay Part B without a penalty. Check with your benefits office and Social Security first.
- Late enrollment: Missing your enrollment window may lead to a coverage gap or ongoing penalties. Part D drug coverage has separate rules.



Approaching 65? Confirm your enrollment dates with Social Security.

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Check Your Coverage and Enrollment

Questions worth asking

- Know the difference. Medicare and Medicaid are separate programs with different eligibility rules.
- Check Medicaid eligibility. Review your state's current requirements rather than ruling yourself out based on income alone.
- Compare Medicare options. Medicare Advantage and Original Medicare can have different costs, provider choices and coverage rules.
- Confirm enrollment. Some individuals get Medicare Parts A and B automatically. Others need to sign up.

Ask: "Do I need to sign up, and what is my deadline?"



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Where to Get Help

Find the right contact

- Medicaid eligibility and applications: Contact your state Medicaid agency. Find your state's contact information at Medicaid.gov.
- Questions about your current plan: Call the member-services number on your insurance card.
- Medicare counseling: Your State Health Insurance Assistance Program (SHIP) offers free, unbiased, one-on-one help. Find your local program at SHIPhelp.org.

Choose the contact that matches your question.



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Choose Your Next Step

Start with what works for you

This week

- Identify which program may apply to you or someone you care for.
- If you're approaching 65, confirm your Medicare enrollment dates.

This month

- If you have Medicare, ask whether you qualify for Extra Help.
- Check your state's Medicaid eligibility requirements.

This year

- If you have Medicare, compare health and drug coverage options during Open Enrollment, Oct. 15-Dec. 7.

Choose one step and a time frame that works for you. Check enrollment deadlines first.



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Key Takeaways

What to remember

- Understand the difference. Medicare and Medicaid have different eligibility and coverage rules.
- Check eligibility. You may qualify for one or both programs.
- Review your costs. Check premiums, deductibles, copays and coinsurance.
- Confirm enrollment timing. Find out whether you need to sign up and when.
- Ask for help. Explore assistance programs and contact SHIP, Social Security or your state Medicaid agency.

You don’t need to know every detail. Start with the question that matters most to you.



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Resources

Save these for reference

- Medicare.gov: Medicare coverage, costs and enrollment
- State Medicaid contacts: Eligibility and applications in your state
- Social Security: Extra Help with Medicare prescription drug costs
- 2026 Medicare costs: Part A and Part B premiums and deductibles
- SHIP Medicare counseling: Free, unbiased help at 1-877-839-2675
- Medicare Savings Programs: Help with certain Medicare premiums and other costs



Previous lesson: Planning for Healthcare Costs — Understand your options

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More Resources

SAVE THESE RESOURCES FOR WHEN YOU NEED THEM

Find Help

A free resource to help you find financial, legal, transportation and other aid.

The American Heart Association YouTube

Watch training videos, take courses and keep learning about how to stay healthy!

The American Stroke Association

Learn more about brain health, stroke prevention, and treatment.

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