

# Have Medicare and Medicaid?

## Things CT Dual Eligibles Should Know

### What's the difference between Medicare and Medicaid?

**Medicare** is health insurance for people age 65 and older and for people with disabilities. **Medicaid** is health insurance for people with lower incomes and resources and people with disabilities. There are different kinds of Medicaid. **Connecticut's Medicaid program is called HUSKY**. HUSKY covers certain services that Medicare doesn't cover, like dental, vision, hearing, and transportation to medical appointments. It can also pay for long-term care.

### What are the Medicare Savings Programs?

The Medicare Savings Programs (MSPs) help pay for costs that Medicare and Medicaid don't cover, like Medicare premiums. There are three levels of MSP – QMB, SLMB and ALMB. **QMB** covers premiums, copays and coinsurance for Medicare-covered services. **SLMB** and **ALMB** cover the Medicare Part B premium. If you enroll in MSP, you will also be enrolled in the **Extra Help** program, which lowers your Medicare prescription drug costs. You can have Medicare, MSP, and HUSKY all at the same time. HUSKY doesn't cover all Medicare costs, which is why people who have HUSKY should also enroll in MSP.

### What is a Dual Eligible Beneficiary?

A **Dual Eligible** is someone who has both Medicare and some kind of Medicaid - either HUSKY, MSP or both.

A **Full Dual** is someone who has both Medicare and HUSKY.

A **Partial Dual** is someone who has both Medicare and one of the Medicare Savings Program (MSPs), but not HUSKY.

### I already have HUSKY – why do I need Medicare, too?

When you are eligible for both HUSKY and Medicare, Medicare always pays first. This means that if you don't enroll, HUSKY will stop paying for your healthcare until you enroll in Medicare. The MSPs and Extra Help can help lower your Medicare premiums and copays.

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### What type of Medicare plans can I enroll in if I have Medicare and HUSKY?

People with both Medicare and HUSKY or MSP can enroll in a standalone Part D plan, which provides prescription drug coverage only, or a Medicare Advantage (MA) Plan, which provides both prescription drug coverage and medical coverage. Both types of plans are managed through private insurance companies. Some MA plans, called **Dual Special Needs Plans (D-SNPs)**, are specifically designed for dual-eligible individuals. These plans are intended to help coordinate benefits between Medicare and HUSKY.

Dual beneficiaries *must* have drug coverage through a Medicare plan, but they have a choice of what type. They do not have to get it through a D-SNP - they can enroll in a regular Medicare Advantage plan, or simply choose a standalone drug plan. People who have Medicare and QMB, but not HUSKY, can enroll in certain D-SNPs, but will not get the HUSKY benefits and benefit coordination that are only available to people with HUSKY, which can be confusing.

When choosing an MA plan, consider:

- Are all my healthcare providers in the MA plan's network?
- Do I already receive any of the MA plan's extra benefits, like dental, vision, hearing, or transportation, through my HUSKY benefits?
- If the plan offers a Flex Card, could it impact any other benefits I receive? (more info below!)
- If I have QMB, but not HUSKY, will a D-SNP provide me with benefits intended for enrollees who have HUSKY?

### What are Flex Cards, and how might they impact my benefits?

Some MA plans, including some D-SNPs, offer debit cards called Flex Cards or OTC cards, that can be used for certain expenses. These may include over-the-counter items, rent, utilities, groceries, or other expenses, depending on the plan. If you live in HUD-subsidized housing and you use your Flex Card benefits to pay for rent and/or utilities, those payments can be considered in calculating how much you owe toward your rent.

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