

The Difference Between Medicare And Medicaid

When it comes to Medicare and Medicaid, I find that many people are confused by the two government sponsored programs.

It's easy to confuse them because their names sound very much alike.

Both Medicare and Medicaid programs were established in 1965 and are funded by taxpayers.

They were designed to help cover healthcare costs for American citizens. The details of each program are many and varied and require an understanding of how the benefits are accessed. My objective here is to simply clarify the major difference between the two programs. For deeper understanding, my office provides free workshops which you can sign up for by visiting our website at https://www.elderlawgeorgia.com/.

Let's talk about Medicare first. If you have had a job, you have paid into the Medicare program. Think about Medicare as an "insurance" program. The "care" at the end of the word is the focus. Medicare primarily provides medical care for people who are over 65 years old regardless of their income level. It also provides care for younger disabled people as well as dialysis patients. Medicare is a federal program and is basically the same everywhere in the United States. It is run by the Centers for Medicare & Medicaid Services. You can find out detailed information regarding Medicare and its components by going to http://www.medicare.gov. You can also go to my website and sign up for free seminars.

Now, let's turn our attention to Medicaid. You can think about Medicaid as an "assistance" program. Medicaid serves low-income people as well as those without access to other resources of every age. Medicaid is a federal-state program which varies from state to state. Through its funding for long-term care services such as nursing home, home care and hospice, Medicaid is a major source of financing for end-of-life care. It is run by state and local governments within federal guidelines. You have to qualify for the Medicaid program.

Long-term care services through Medicaid are available to people of every age, yet many people do not know how to gain access to this program. As an estate and asset protection attorney, I help clients gain access to this valuable program, which prevents so many people from depleting their personal financial resources. If you'd like to learn more about Medicare and or Medicaid, give our office a call.

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