



Reasons to apply for dual Medicare and Medicaid coverage

If you are eligible for both Medicare and Medicaid, it makes sense for you to get both.

With both Medicare and full Medicaid coverage, you can save money and have more health care options.

Medicare is health insurance for people 65 or older and certain people under 65 with disabilities.

Medicaid is a joint federal and state program that pays for medical costs for certain individuals and families with low incomes.

For more information on eligibility, visit <https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees>



All stages of dementia

Medicare will pay for some services during every stage of dementia care, such as:

- cognitive assessments
- home safety evaluations
- planning for care
- hospital stays
- prescription drugs – Medicare Part D helps you pay for the drugs your doctor prescribes for dementia

Learn more and sign up

- Talk to your Indian health program
- Call the Marketplace Call Center at **1-800-318-2596**
- For information about Medicaid, visit <https://www.medicaid.gov/apply-for-coverage/index.html>
- For information about Medicare, visit www.medicare.gov



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Medicare and Medicaid Benefits for People with Dementia

For American Indians and Alaska Natives

Dementia is a broad category of brain diseases that gradually, over time, decrease your ability to think and function daily.

There are differing forms of dementia, such as Alzheimer's disease, vascular atrophy, or Parkinson's disease, as examples.





Medicaid, Medicare, and dementia care

For people with the different types of dementia, Medicare and Medicaid cover different services. Some services covered by one program may not be covered by the other.

Early stages of dementia

Many people benefit from being at home during the early stages of dementia.

Home health services

Medicare will pay for up to 35 hours a week of home health care for people certified as “homebound.”

Medicaid will pay for in-home care if, without that in-home care, the person would require care in a nursing home.

Adult day centers

Medicaid covers adult day care programs, which offer activities and may offer meals and transportation. These centers also provide relief for caregivers.



Later stages of dementia

In the later stages of dementia, people often need more care and are unable to live at home. At this point, 24-hour care may be necessary.

Nursing homes

Medicare pays for only the first 100 days in a nursing home.

After 100 days, nursing home care can be paid for with your personal resources, **Medicaid**, or a combination of the two.

Learn more about paying for nursing homes at <https://www.medicare.gov/what-medicare-covers/part-a/paying-for-nursing-home-care.html>

Learn more about nursing homes at <https://www.medicaid.gov/medicaid/ltss/institutional/nursing/index.html>

Special care units

Medicaid will cover memory care units in nursing homes. Staff in these units have specialized training in caring for people with dementia.

Hospice

Medicare will pay for hospice care for people who have been determined to have less than 6 months to live. Hospice care includes doctor, nursing, and personal care; prescription drugs; and counseling for patient and family.

