

Medicare & Medicaid

SNAPSHOTS

Medicare is a Federal Health Insurance program for people 65 years of age and older or those who are disabled.

How do I know if I qualify for Medicare?

Generally, people who are 65 years of age or older and receiving Social Security benefits qualify for Medicare. People receiving disability benefits for over two years may also qualify.

How is Medicare paid for?

Medicare has 2 parts.

Part A—Hospital insurance is paid for by a portion of the Social Security tax.

Part B—Medical insurance is paid for by a monthly premium deducted from Social Security, Railroad Retirement or Civil Service Retirement.

What can Medicare cover?

Part A helps cover hospital stays, skilled nursing facilities, home health care, hospice care, blood, etc.

Part B helps cover Doctors' services, lab work, out-patient care, preventative services, home health care, medical equipment, etc.

How do I apply for Medicare?

If you are already receiving Social Security Benefits, you will not have to do anything. You will be automatically enrolled in Medicare Part A and Part B effective the month you turn 65.

If you are close to age 65 and not yet receiving Social Security or Medicare, you can apply for both at the same time. You should apply three months before the month you turn 65.

Call or visit your local Social Security office.
(800) 866-8271 OR (800) 772-1213

Medicaid is a program for New Yorkers of all ages who cannot afford to pay for their medical care.

How do I know if I qualify for Medicaid?

You may qualify if you have medical expenses, if you meet certain income, resource, age or disability requirements, or you need Nursing Home Care.

How is Medicaid paid for?

If your income is under the Medicaid limit, there is no cost for Medicaid. If you are over the income limit, you may still be eligible for Medicaid under certain circumstances.

What can Medicaid cover?

Doctors, dentists, eye care providers

Hospital stays

Prescription drugs for person without Medicare

Medical supplies and equipment

Laboratory and x-rays

Nursing Home care

Aides

Transportation to medical appointments

How do I apply for Medicaid?

Call your local Department of Social Services

(518) 565-3330

If you need help with the application process, call the Office for the Aging

(518) 565-4620

This snapshot provides general information only. Contact the appropriate agency mentioned for information on your individual circumstances.



Clinton County Office for the Aging
www.clintoncountygov.com

