

What is the difference between Medicare and Medi-Cal?

Medicare

Medicare is the federal government's health insurance program for Permanent Residents and U.S. Citizens who meet the following categories:

- People who are 65 years or older
- Some people under 65 years old with certain disabilities
- People with end-stage renal disease (known as ESRD)

You can get Medicare from the federal government with **Original Medicare** or through a Medicare health plan (known as **Medicare Advantage Plan**).

Medi-Cal

Medi-Cal (or Medicaid) is a jointly funded federal and state health insurance program for low-income individuals.

Medi-Cal eligibility is based on:

- Income
- Disability or pregnancy
- Immigration status
- Age
- Household size

Our services expand to include MEDICARE!

For over 15 years, the Community Health Initiative of Kern County has helped thousands of individuals obtain, utilize, and understand their health coverage under Medi-Cal and Covered California.

We are pleased to announce that our program can now help you with Medicare. This is possible through a new collaboration with California Coverage and Health Initiatives (CCHI), Careington International Corporation, and Community Health Initiative of Napa County.

We know that Medicare can be very complicated and difficult to understand, but **you are not alone.**

Contact us:



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Do you have questions about MEDICARE?



We can help you!



Dignity Health
Mercy & Memorial Hospitals.

COMMUNITY HEALTH INITIATIVE
of Kern County



Our Services:

Our certified staff are experts in the enrollment process, can help you understand your coverage and overcome barriers to access health care services. We can help you:



- Enroll in Medi-Cal
- Enroll in Medicare
 - assistance provided by certified life and health agents
- Case management during and after enrollment services



- Understand your Medi-Cal and Medicare
- Select a health plan and a physician
- Schedule appointments with physicians or specialists



- Resolve eligibility issues
- Appeal denial of services
- Advocate on your behalf for any health care services issues

Medicare Parts:



Part A - Hospital Coverage

Part A covers inpatient care at a hospital, skilled nursing facility care, hospice care for people with terminal illnesses, blood work (laboratory), and home health care.



Part B - Medical Coverage

Medicare Part B covers two types of services:

- services needed for medical reasons
- preventive, outpatient, chiropractic and medical equipment services



Part C - Medicare Advantage Plan

This option includes Medicare Part A, B, and D. The cost of plans can be \$0 a month. Most Medicare Advantage plans offer additional services like:

- dental services
- gym memberships
- hearing services
- transportation
- vision services
- other additional services



Part D - Drug Coverage

This is an optional benefit that offers coverage to cover your prescription drugs.

Original Medicare

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With Original Medicare, you will have 80% of your medical needs covered. You are responsible for the remaining 20% in addition to the monthly cost of the premium for Medicare Part B.

Those who qualify for Medicare and Medi-Cal are considered dual eligibility beneficiaries and they are known as **“Medi-Medi”** beneficiaries.

100% of copays and deductibles can be covered when participating in Medicare, Medi-Cal, and Medicare Advantage Plan. *Medi-Cal can eliminate the Medicare Part B premium.*

Medicare Disclaimer:

This is an advertisement. Medicare Part B premium still applies. Product availability varies. Complete description of benefits would be addressed by the plan Sponsor. Agents maybe compensated for enrollment. **This service is available at no cost to you with no obligation to enroll.**