



North Carolina Medicare and Medicaid Fact Sheet

Medicare and Medicaid are both federal government programs serving two different populations.

Medicare provides health insurance for most people 65 or older, people under age 65 with certain disabilities, and people of all ages with end-stage renal failure. Because Medicare is a federal program, the eligibility guidelines and services are the same across the country.

Medicaid provides health insurance for people who have limited incomes and who meet certain eligibility criteria. Because Medicaid is run by both the federal and state government, services can vary by state.

| Medicare | Medicaid |
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| Medicare hospital insurance (Part A) provides basic coverage for hospital stays and limited coverage for post hospital rehab and home health care. | Medicaid provides coverage for hospital stays, post hospital rehab, and home health care. |
| Medicare medical insurance (Part B) pays most basic doctor and laboratory costs, and some outpatient medical services including medical equipment and supplies, physical therapy and some home health care. | Medicaid pays for doctor and laboratory costs, outpatient medical services, vision care, dental care, nursing home care, diagnostic and preventive care, home care services, in-home care under the Community Alternatives Program and Innovations Waiver, and transportation to medical appointments. |
| Medicare prescription drug coverage (Part D) pays some of the costs of prescription medications. | Medicaid pays for prescription drugs (excluding those for Medicare beneficiaries) and may cover the cost of some over the counter products which are not available in prescription form. Prior authorization may be required. |
| WARNING: You must enroll in Medicare when you are first eligible or you may have to pay a penalty fee for the entire time you receive benefits. Learn more: https://www.medicare.gov/basics/costs/medicare-costs/avoid-penalties | Learn how to apply for NC Medicaid: https://medicaid.ncdhhs.gov/beneficiaries/how-apply-nc-medicaid |
| Apply for Medicare online at www.medicare.gov . You may also contact a volunteer with your local Senior Health Insurance Information Program (SHIIP) to help you apply, www.ncdoi.com/shiip/ . | NC Medicaid has an Ombudsman program that can provide education, advocacy, and more. Find out more and get assistance: https://ncmedicaidombudsman.org . |

About FOR

Friends of Residents in Long-Term Care (FOR) seeks to improve the quality of life for the 100,000+ individuals who receive long-term care services in both residential and community settings throughout North Carolina. We accomplish our mission by helping consumers and their families become educated and effective self-advocates.

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