

WHAT MATTERS

Health Insurance Basics



Medicare 101

What is Medicare?

Medicare is federal government program that pays for health services for certain people. To qualify for Medicare, you must meet some basic qualification requirements, including being an adult who is age 65 or older or having a qualifying disability or disease. But it is important to understand that not everyone who meets these basic requirements can receive Medicare benefits because there are additional qualification requirements too.

What does Medicare cover?

Medicare is made up of four distinct parts. Part A funds hospital services, recovery after hospital care, and hospice care. Part B funds doctors' visits, home health, and medical equipment like canes and walkers. Part C is sometimes called "Medicare Advantage" and involves private insurance companies. Part D funds prescription drugs. Each part pays for certain services but not others and some parts require patients who do not have any additional health insurance to pay some costs out of pocket as well. There are certain services that an older adult may need that Medicare does not cover. This includes dental care, eyeglasses, hearing aids, acupuncture, and foot care. Since this can get complicated, it is a good idea to get some help in understanding what Medicare covers and how to enroll.

Where can I get help with questions about Medicare?

An important resource for help is Nevada's State Health Insurance Assistance Program, which helps people understand Medicare through one-on-one counseling. You can reach them at (800) 307-4444 in Southern Nevada or (800) 826-2085 in Northern Nevada.

Nevada Medicaid

What is Medicaid?

Medicaid is another government program. But it is a partnership between the federal and state government and paid for with a combination of federal and state dollars. The state plays a big role in running Medicaid. As a result, each state Medicaid program is somewhat different.

Who can participate in the Medicaid program?

Medicaid provides coverage for low-income people — that is, people whose income is at or below 138% of the federal poverty level. The amount of money this translates to varies by family size. For a family of one, this amount is slightly under \$17,000. For many lower-income seniors who are also eligible for Medicare, Medicaid covers many of the costs that Medicare does not. Medicaid also covers some nursing home care for people who qualify. In Nevada, the Medicaid program is run in partnership with several private insurance companies.

Where do I get more information about Nevada's Medicaid?

A good first step is to call the Nevada Division of Welfare and Supportive services — (800) 992-0900. Nevada works with private insurance organizations to provide Medicaid services. Another option is to contact these organizations: Anthem Blue Cross and Blue Shield — (844) 396-2329; Health Plan of Nevada by the UnitedHealth — (800) 962-8074; SilverSummit Healthplan — (844) 366-2880.

What if I think I don't qualify for Medicare or Medicaid or I just don't know?

There might be private insurance options if you do not qualify for Medicare or Medicaid. A good first step is to contact Nevada Health Link, which can help you find a health insurance that fits your needs and budgets.

How to Choose Health Insurance

What kind of private insurance is best for me?

It really depends. There are many types of private insurance plans. Given the different options, it is a good idea to contact Nevada Health Link and also to see if there are other resources in the community that can help you select the private insurance option that best fits your needs.

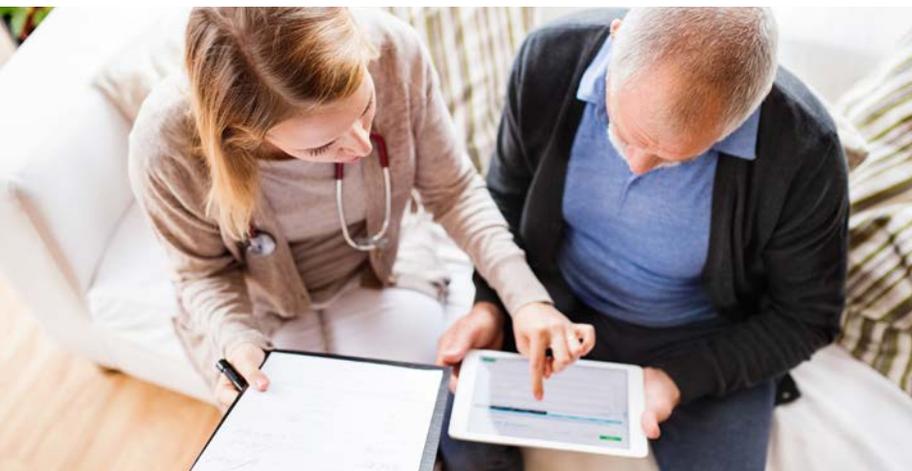
I have medical conditions and worry that I won't be able to afford insurance. What should I do?

Contact Nevada Health Link. Usually, you cannot be denied health insurance coverage or charged more money because of a pre-existing medical conditions.

BASIC FEATURES OF PRIVATE INSURANCE PLANS

Feature	PPO	HMO	EPO
Primary care provider required	No	Yes	Usually
Out-of-network coverage	Covered, but at a cost	Not covered	Not covered
Specialist visit	No referral	Referral only	No referral
Premium cost	Higher	Lower	Middling

**PPO: Preferred Provider Organization | HMO: Health Maintenance Organization
EPO: Exclusive Provider Organization**





Government/Community Resources When You're Uninsured

Who is eligible?

When visitors are sick and hospitalized, alien (or emergency) Nevada Medicaid may be eligible. Case manager in hospital is right person to help.

I have Medicare but am concerned about my out-of-pocket cost of my prescription drugs. What can I do?

Nevada has a Senior Rx Program for low-income adults over age 62 who are enrolled in Medicare but do not qualify for other assistance with their prescription drug costs. For additional information, call the program at (866) 303-6323.

Where can I get care if I am a low-income person and do not have health insurance?

There are some great resources in Nevada that provide primary healthcare services to low-income patients. They include, Volunteers in Medicine Southern Nevada, Nevada Health Centers, and FirstMed Health and Wellness.

I am homeless and therefore face unique challenges when it comes to health insurance and health services. Where can I go for help?

A good place to start is the Homeless Shelters in Southern Nevada run by organizations such as Catholic Charities, the Salvation Army, and Lutheran Social Services.

Nevada COVID-19 Aging Network (CAN)

How can I access health services now that I don't want to leave my house because of the Covid-19 pandemic?

Nevada now has a statewide support system to help socially isolated older adults. This system, called Nevada Covid-19 Aging Network, provides telehealth primary care, social work, and mental health counseling services virtually. This means that you can receive care without leaving your home. To learn more, call 2-1-1 from any phone or visit <https://www.nevada211.org/seniors-covid19-resources/>, where information is available in 8 different languages.

