

Transition Planning – Insurance: Medicaid/Medicare

As adolescents transition into adulthood – insurance plans change. Young adult patients are the highest uninsured group in the US. There are multiple insurance choices which makes insurance difficult to understand. Because of this, it is important to start learning about insurance options early. You can ask your health care provider for help with this issue.

Is there a difference between Medicaid and Medicare? Yes!

Medicaid

Medicaid is a state insurance that provides coverage for children, adults with disability and low-income elderly. Medicaid covers certain medical services, prescriptions and medical equipment.

Children's Medicaid

States must cover children's who meet the state's income requirements from birth until their 19th birthday. Programs also provide coverage to pregnant women.

Adult Medicaid

Eligibility for adult Medicaid varies by state. In many states, adults must first be found disabled by Social Security in order to qualify for Medicaid. Recipients must also meet their state's income level requirements to qualify.

Medicare

Medicare is a federal health insurance program that is available to retired citizens as well as people with disabilities, provided they are eligible for social security disability insurance (SSDI). Medicare covers certain health services but does not cover prescription drugs. Medicare is not typically applicable to young adults, but may be during the transition process if he or she works, or his or her parents become disabled.

Medicare is available to people who are older than 65 who receive SSA retirement or SSI. It is also available to people of any age with certain medical conditions like ALS or end-stage kidney disease requiring dialysis.

High Risk Pools and CHIP Programs:

As a part of national health care reform, most states now have transitional insurance buy-in programs for individuals with pre-existing conditions (the "High Risk Pool"). These plans are not considered public aid and have premiums and out-of-pocket costs that beneficiaries must pay. CHIP programs are state insurance programs that do not require participants to have pre-existing conditions, although premiums and out-of-pocket expenses might be higher.

Young adults are the highest uninsured group in the US. Because of this, it is important to know your insurance options and to apply for insurance in a timely manner.

Children with public aid are not guaranteed adult Medicaid due to different eligibility requirements. It is important to know the differences in eligibility and to remember to apply for adult public aid around age 17.

People who can help with insurance issues include:

- *Your school/IEP team*
- *Your medical team*
- *A hospital social worker*