VALUE
FINANCIAL PROTECTION

**Are You Dual Eligible? FAQs**

## 🔹 What Is Dual Eligibility?

Someone is **dually eligible** when they qualify for:

- **Medicare**: Federal health insurance primarily for people age 65+ or under 65 with certain disabilities or ESRD.
- **Medicaid**: State-run assistance program for individuals with low income and limited resources.

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## 🔹 Types of Dual Eligibles

Dual eligible individuals fall into two broad categories based on the level of Medicaid assistance:

| Type | Description |
|---|---|
| **Full Dual Eligible** | Gets full Medicaid benefits **plus** Medicare assistance. |
| **Partial Dual Eligible** | Medicaid helps pay some **Medicare costs**, like premiums and cost-sharing, but doesn't offer full Medicaid benefits. |

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## 🔹 How Medicaid Helps Dual Eligibles

Medicaid can help with:

- **Medicare Part A and B premiums**
- **Deductibles**
- **Copayments and coinsurance**
- **Long-term care services** not fully covered by Medicare (e.g., nursing home care)
- **Vision, dental, hearing**, and transportation (varies by state)

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## 🔹 Medicare Advantage for Dual Eligibles

**Dual Eligible Special Needs Plans (D-SNPs)** are a type of Medicare Advantage plan specifically designed for dual eligible individuals. They:

- Tailor benefits and networks to people with both Medicare and Medicaid
- Often include **$0 premiums**, **OTC cards**, **care coordination**, and **extra benefits**
- Coordinate care across Medicare and Medicaid providers