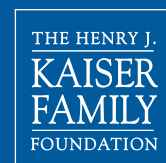


NAVIGATING MEDICARE AND MEDICAID, 2005

A Resource Guide
for People with
Disabilities,
Their Families,
and Their Advocates



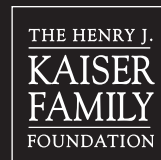
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Congress created Medicare and Medicaid in 1965 to provide health coverage to two fairly distinct groups of Americans: workers who reach age 65 (that is, senior citizens) and certain groups of low-income people. While much has remained constant in Medicare and Medicaid in the past 40 years, both programs have evolved significantly. Collectively, they have come to play a major role in providing health care coverage and long-term services and supports for people of all ages with disabilities.

This guide explains the critical role Medicare and Medicaid have come to play in the lives and the futures of roughly 20 million children, adults, and seniors with disabilities—and gives people with disabilities new information to help them navigate these complex and confusing programs.

Who Should Read and Use This Guide

The individuals who will benefit most from reading this guide are individuals with disabilities, and their families, friends, and advocates. Medicare and Medicaid are extremely complicated and confusing programs—and the details of how the programs work directly affect the lives of the people with disabilities who the programs serve. Nonetheless, this guide is intended to be understandable to people who are completely unfamiliar with Medicare and/or Medicaid.

Medicare and Medicaid provide health coverage and long-term services and supports to roughly one-third of the estimated 53 million people with cognitive, developmental, physical, and/or mental disabilities in the United States. Generally, these are people with severe disabilities and extensive need for health and long-term services.

People with disabilities and their friends and advocates need to learn enough about these complex programs to navigate them and to work for policy improvements so these programs continue to evolve and meet the needs of people with disabilities more effectively.

This guide does not provide you with a complete understanding of every aspect and complexity of the Medicare and Medicaid programs. Both writing and reading such a long—and boring—encyclopedia would prove an arduous, if not impossible, task. Rather, our hope is to offer you a sound introduction to the basics of Medicare and Medicaid and the income assistance programs that provide a pathway to receiving Medicare and Medicaid.