



Where can I get help?

If you need help or have questions, you can go to www.medicare.gov, call Medicare at 800-633-4227, or contact one of these resources:

- Medigap Helpline: 800-242-1060
- Indian Law Office of Wisconsin Judicare, Inc.: 800-472-1638

Benefit specialists at your local office on aging, ADRC, or Tribal office can give you counseling about benefits.

You can find benefit specialists at www.dhs.wisconsin.gov/benefit-specialists/counties.htm.

The Wisconsin Department of Health Services' Office for the Deaf and Hard of Hearing offers benefits counseling to people who are deaf, hard of hearing, or deaf-blind and use sign language as their primary language.

Call 262-347-3045 for video or phone benefits counseling.



**WISCONSIN DEPARTMENT
of HEALTH SERVICES**

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Medicare and Medicaid

What is the difference between Medicare and Medicaid?

When you are enrolled in both Medicare and Wisconsin Medicaid, you are “dual eligible.” Medicare is a federal health insurance program for:

- People 65 or older
- People with certain disabilities
- People with end-stage renal disease

Wisconsin Medicaid is a joint federal and state program that provides health care coverage, long-term care, and other services to Wisconsin residents. There are many types of Medicaid programs. Each program has different rules, such as age and income, that you must meet if you want to enroll in the program. Medicaid helps pay for costs that Medicare doesn't cover.

What is a Medicare Advantage Plan?

The federal government contracts with private health insurance companies to provide Medicare Advantage plans. With Medicare Advantage plans, you still get Medicare, but you will get your benefits from an HMO instead of getting them from the government like you would with Original Medicare.

Original Medicare is a health insurance program provided by the federal government. You need a separate insurance plan to cover prescription drugs.

What is a Dual Eligible Special Needs Plan?

A Dual Eligible Special Needs Plan, also called a D-SNP, is a kind of Medicare Advantage plan for people who have both Medicare and Medicaid. With a D-SNP, you get hospital, medical, and prescription drug coverage—all in one plan. D-SNPs have no or low costs to join.

What are the benefits of a Dual Eligible Special Needs Plan?

When you're enrolled in a D-SNP, you can get help coordinating between Medicare and Medicaid. You may also be able to access extra benefits that other Medicare Advantage plans may not have. Some of those benefits may include:

- No or limited copays or cost-sharing
- Dental coverage
- Vision coverage
- Hearing devices
- Over-the-counter drugs and products
- And more!

How can I enroll in a Dual Eligible Special Needs Plan?

You can enroll in a D-SNP if you want. It is your decision! There are different ways you can enroll:

- Call the plan you want to enroll in (not every HMO may be available in your area).
- Use the Plan Finder tool on the Medicare website at www.medicare.gov.
- Call Medicare at 800-633-4227.

I am already enrolled in an HMO

D-SNPs work best when you are enrolled in the plan's HMO for your Medicaid. If you are already enrolled in a Medicaid HMO, consider joining your HMO's D-SNP.

I am not enrolled in an HMO

If you are not enrolled in an HMO for your Medicaid, you may be able to enroll in an HMO that covers both your Medicaid and Medicare. Visit www.dhs.wisconsin.gov/benefit-specialists/d-snp.htm for a list of plans available in your area.