

Cost-sharing for Dual Eligible Beneficiaries

Full Dual Eligible				
Medicaid Assistance with Cost-sharing				Medicaid Health Benefits
Medicare Part A	Medicare Part B	Medicare Part C	Medicare Part D	
Medicaid pays all out-of-pocket costs associated with health benefits under Medicare Part A (e.g., premiums, deductibles, co-pays).	Medicaid pays all out-of-pocket costs associated with health benefits under Medicare Part B (e.g., premiums, deductible). Some providers may be prohibited from charging co-pays.	Medicaid may, but is not required to, pay the Medicare Part C premium associated with enrollment in a Medicare Advantage plan (also referred to as Medicare Health Plan). Check with your local state medical assistance office.	Medicaid and Medicare jointly pay the beneficiary's Medicare Part D monthly premium (up to the maximum subsidy amount) and subsidize the cost of prescriptions .	Full Medicaid coverage. The dual eligible is entitled to receive the full range of services offered under the state Medicaid plan. These services frequently go beyond those offered by Medicare and may include medically related transportation costs, dental and vision care, home and community based care, and nursing home costs.

Partial Dual Eligible					
Medicaid Assistance with Cost-sharing					Medicaid Health Benefits
	Medicare Part A	Medicare Part B	Medicare Part C	Medicare Part D	
QMB	Medicaid pays all out-of-pocket costs associated with health benefits under Medicare Part A (e.g., premiums, deductibles, co-pays).	Medicaid pays all out-of-pocket costs associated with health benefits under Medicare Part B (e.g., premiums, deductible). Some providers may be prohibited from charging co-pays.	Medicaid may pay the Medicare Part C premium charged for enrollment in a Medicare Advantage plan. Check with your local state medical assistance office.	Medicaid and Medicare jointly pay the beneficiary's Medicare Part D monthly premium (up to the maximum subsidy amount) and subsidize the cost of prescriptions .	Generally, no Medicaid health benefits.*
SLMB		Medicaid pays the Medicare Part B premium.			
QI		Medicaid pays the Medicare Part B premium.			
QDWI					

*States have the option of making their eligibility criteria for Medicaid programs more expansive than the federal guidelines (i.e. people with high medical expenses can qualify for Medicaid by “spending down” their excess incomes on medical expenses). Accordingly, in some states an individual may qualify for both a Medicare Savings Program and Medicaid. These individuals who have a Medicare Savings Program (QMB, SLMB, QI, QDWI) **plus** full Medicaid receive assistance in paying their Medicare Part B premium (and Part A for QMB beneficiaries) as well as health benefits under Medicaid.