

# MEDICARE AND MEDICAID...

Cheryl Chapman Henderson, LLC

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Estate Planning/Probate/Elder Law  
Veteran's Pension Benefits

*The facts...*

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## Eligibility

Medicare is a health-care benefit provided by the federal government to individuals over age 65, or under age 65 and disabled. Medicare covers doctor visits, tests and care provided in a hospital and limited benefits in a nursing home (see below).

Medicaid is health insurance for the poor. To qualify, you must not exceed certain income and asset limits. You must meet certain income and asset requirements. If your income or assets exceed the qualifying limits, you will not be eligible. There is no age restriction to qualify. To see if you qualify, contact the law office of *Cheryl Chapman Henderson, LLC*.

## Qualification

To qualify for Medicare, you must be over 65, and eligible for Social Security benefits. You may also qualify if you are under age 65 and disabled for two years. An application at the Social Security office will get your benefits started.

To qualify for Medicaid, you must submit a multiple-page application and provide detail proof of all your financial transactions (banking, CD's, stocks, bonds, income, expenses, annuities, etc.) for the previous 60 months.

## Nursing Home Costs

Medicare will only pay for 20 days in a nursing home (in limited circumstances, it can pay partial cost of 80 additional days) while Medicaid will pay the entire cost of a nursing home.

The laws around Medicaid qualification are extensive, and there are many exceptions. Often, hospitals and nursing homes will offer to do this for you at no cost. Be careful, they do not represent you, but rather, the institution for which they work. Even with the best intentions, they often do not have the legal knowledge necessary to determine whether or not your qualification is accurate. This is where a legal professional can really be of value and often times, be able to get you benefits much sooner.

*Don't try to go through the qualification alone, contact the law firm of Cheryl Chapman Henderson, LLC today at 301/220-4463 or [CCH@HendersonLaw4God.com](mailto:CCH@HendersonLaw4God.com).*