

## *Getting Medicare or Medicaid Through Your Social Security Disability*

### **And what is the difference?**



Medicare and Medicaid are very different programs.

**Medicaid** is a federal program for people with low-income. It is set up by the federal government and then administered differently by each state.

**Medicare** was created to help manage the high medical costs that older citizens typically face as compared to the rest of the population. Eligibility for Medicare is not

based on individual need like Medicaid. Medicare is considered an entitlement program because a person or their spouse paid for it through Social Security taxes.

It's important to note that it's possible to qualify and receive coverage from both programs, but just because you qualify for one does not guarantee that you will qualify for the other. You must meet separate eligibility requirements for each program as described below. If you do qualify and receive both, Medicaid will typically cover most of Medicare Part A and B premiums, deductibles, and co-payments.

### **Medicare**

Who Qualifies? Must be 65 years or older, certain people on Social Security Disability, and/or some people with permanent kidney failure

Who Provides It? The Federal government. The rules are the same across the country. Information on Medicare can be found at any Social Security Office.

### What is Covered?

- Medicare Hospital Insurance (Part A): provides basic coverage for hospital stays

and post-hospital nursing facilities

- Medicare Medical Insurance (Part B): pays most basic doctor and laboratory costs, some outpatient medical services such as medical equipment/supplies, home health care, and physical therapy.
- Medicare Prescription Drug Coverage: covers some of the cost of prescription medications

## **Medicaid**

Who Qualifies? Low-income and financially needy people, including those over 65 who also have Medicare. The requirements may change state from state. In Georgia, Medicaid is also reserved for low-income children and pregnant women as well as medically needy pregnant women and children

Who Provides It? Medicaid is administered by all 50 states; rules vary in each state. Medicaid information is available at your local county social services, welfare, or department of human services office.

### What is Covered?

- Provides comprehensive inpatient and outpatient health care coverage including many services and costs Medicare doesn't cover. Such costs include prescription drugs, diagnostic and prevention care, and eyeglasses. The amount of coverage varies from state to state.
- Important to know is Medicaid can pay Medicare deductibles and the 20% portion of charges not paid by Medicare as well as the Medicare monthly premiums.
- In some states, Medicaid charges consumers a small amount for certain services. Beyond, there is little to no cost.

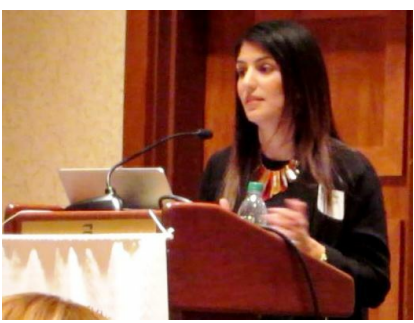
### **How Disability Impacts Eligibility**

If you are awarded Supplemental Security Income (SSI) benefits, then you will also become eligible for Medicaid.

If you are awarded regular Social Security Disability Benefits (SSDI) AND you are fifty (50) years or older, then you will be eligible to receive Medicare.

## **Kleine-Levin Syndrome Conference**

**Attorney Sara Khaki Presents**



Attorney Sara Khaki was invited by the KLS Foundation to speak about Social Security Disability at the Kleine-Levin Syndrome (KLS) Conference this month. It was great opportunity for the firm to educate others on Social Security Disability, but it was an even better opportunity because we were educated about a very rare disease that affects a very small percentage of people. Thank

you to Cindy and Dick Maier for inviting us!

Kleine-Levin Syndrome (KLS) is a rare and complex neurological disorder characterized by recurring periods of excessive amounts of sleep, altered behavior, and a reduced understanding of the world. The disorder strikes adolescents primarily but can occur in younger children and adults.

The KLS Foundation was founded by the Maiers in 1999 and has provided a centralized place for people all over the world affected by this disease to connect & find support.

Their mission is to raise awareness, find the cause of KLS, and help find a cure. They do this by connecting researchers to each other and to patients and by providing resources and education about the disease as well as raising money to fund research.

[Check out the KLS Foundation website!](#)

## *Administrative Announcements*

### *Client Satisfaction Survey*

The results are in! 95% of our clients would refer us to family and friends. Thank you to all our clients who completed the survey. Your feedback is what helps us provide better service.

### *The Khaki Law Firm is awarded the 2015 Client's Choice Award for Social Security!*

Congratulations to The Khaki Law Firm! We have received the Client's Choice Award for 2015 on [Avvo.com](#). Again, thank you to our clients for your support. We are so grateful for your trust in us.



# Happy Birthday!



Happy Birthday to our Law Office Administrator Stacey Zimmermann!  
Stacey's day was on July 5th.

## Calendar of Events

### July 2015

- July 4th: Happy 4th of July
- July 5th: Happy Birthday Stacey Zimmermann
- July 19th: Sara speaks at the International KLS  
Conference at Emory
- July 21st: In Court, Gainesville GA
- July 22nd: In Court, Livonia MI
- July 29th: In Court, Jacksonville FL



## Contact

### The Khaki Law Firm

*'We help people get through the Social Security Disability process with personalized legal care.'*

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