

It's Time to Shed Light On Some Medicare Myths



Myth #1: Once a person goes on Medicare, they never have to make decisions or choices about health care again.

The facts: Medicare is national *health insurance* for qualified people who are 65 and over, have end stage renal disease or ALS (Lou Gehrig's Disease), or have been disabled for more than two years. As with any health insurance, Medicare recipients need to understand their coverage, and make choices about their benefits. It can be particularly challenging for older persons to read the voluminous materials, keep up-to-date with Medicare changes, and make decisions about their coverage. But such efforts are key to getting the most out of Medicare.

Myth #2: Medicare and Medicaid are the same.

The facts: Medicare and Medicaid are entirely different programs. *Medicaid* is an income and asset-based assistance program for people who meet low-income guidelines and are medically needy. It is administered on the state level. *Medicare* is health insurance with eligibility requirements that include age and other health factors, but no income guidelines. It is administered on the federal level.

Myth #3: Medicare is the same as Social Security.

The facts: Social Security is our national *retirement benefit* that provides income to qualified retirees based on work history. Unlike Medicare, Social Security is not health insurance and carries no healthcare benefits.

If you were surprised by some of these myths, you're not alone! Medicare is complicated and confusing to most people. When you have questions about Medicare, visit www.medicare.gov, or call 1-800-MEDICARE (633-4227).

You can also call Horizon Health, or go online to **My Life Values** to access basic Medicare information. We're eager to help beneficiaries and caregivers understand Medicare so they can derive the most out of it for themselves and their loved ones. Let us help!

Horizon Employee Assistance Programs are available for any work, personal, or family issue. All services are confidential and cost-free to you and anyone living in your household.

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