

# Medicaid

Medicaid is a joint federal and state program that helps cover medical costs for some people with limited income and resources. Medicaid offers benefits not normally covered by Medicare, like nursing home care and personal care services. **The rules around who's eligible for Medicaid are different in each state.**

## Qualifying for Medicaid

Generally, you must meet your state's rules for your income and resources, and other rules (like being a resident of the state).

You might be able to get Medicaid if you meet your state's resource limit, but your income is too high to qualify. Some states let you "spend down" the amount of your income that's above the state's Medicaid limit. You do this by paying non-covered medical expenses and cost sharing (like premiums and deductibles) until your income is lowered to a level that qualifies you for Medicaid. To get more details, call your [State Medical Assistance \(Medicaid\) office](#) and ask about medical help for people with limited resources.

[What's a premium, deductible, coinsurance, or copayment?](#)

## What Medicaid helps pay for

If you have Medicare and qualify for full Medicaid coverage:

- Your state will pay your [Medicare Part B \(Medical Insurance\)](#) monthly premiums.
- Depending on the level of Medicaid you qualify for, your state might pay for:
  - Your share of Medicare costs, like [deductibles](#), [coinsurance](#), and [copayments](#).
  - [Part A \(Hospital Insurance\)](#) premiums, if you have to pay a premium for that coverage.
- You'll automatically get [Extra Help](#) with your drug costs. Learn more about Extra Help.
- Medicaid may pay for other drugs and services that Medicare doesn't cover.

## How to apply for Medicaid

[Contact your State Medical Assistance \(Medicaid\) office.](#)

# People who have both Medicare & Medicaid

People who have both Medicare and full Medicaid coverage are “dually eligible.” Medicare pays first when you’re a dual eligible and you get Medicare-covered services. Medicaid pays last, after Medicare and any other health insurance you have.

You can still pick how you want to get your Medicare coverage:

Original Medicare or Medicare Advantage (Part C). [Check your Medicare coverage options.](#)

If you choose to join a Medicare Advantage Plan, there are special plans for dual eligibles that make it easier for you to get the services you need, include

Medicare coverage (Part D), and may also cost less, like:

- Special Needs Plans
- Medicare-Medicaid Plans (only available in certain states)
- Program of All-Inclusive Care for the Elderly (PACE) plans can help certain people get care outside of a nursing home

[Get more details about these plan types.](#)