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C&B (U2 IP & DB) Part There are many reasons why individuals choose to join Medicare-managed care plans. First of all, people can oftentimes receive a variety of services through one source instead of visiting several different healthcare providers. For example, they can go to one provider to get laboratory tests, x-rays, and doctors' care. Second, since the services are so highly coordinated, it is quite possible that the quality of care received by an individual is actually higher than it would be otherwise. Third, all premiums are known to members in advance, so that can make their budgeting efforts much easier. In addition, out-of-pocket expenses are likely to be less than they would be for other types of programs. Fourth, co-payments are very low or nothing. Fifth, anything that is not covered under Medicare may be available at a small fee or for nothing. Sixth, there is virtually no paperwork. Finally, " You will not need Medigap insurance to supplement your Medicare coverage because the plan provides you with all or most of the same benefits at no additional cost. Unlike Medigap insurers who in some cases can refuse to sell you a policy if you have a health problem, plans generally must accept all Medicare applicants" (U. S. Department of Health and Human Services, 2008).

There are only a few disadvantages to the program, and given the chance, I would definitely enroll. This is mainly because I have gone so long without insurance that these benefits sound amazing to me. The only disadvantages I could find were that enrollees must use pre-determined, plan physicians, hospitals, or care providers; certain services require pre-approval from the enrollee's primary care physician; and that it can take up to 30 days to leave the program if you so choose (U. S. Department of Health and Human Services).

## References

Medicare Managed Care. (2008). U. S. Department of Health and Human Services. Retrieved August 1, 2008, from [http://www.pueblo.gsa.gov/cic\\_text/fed\\_prog/mm\\_care/medcare.htm#What%20are%20the%20Advantages](http://www.pueblo.gsa.gov/cic_text/fed_prog/mm_care/medcare.htm#What%20are%20the%20Advantages)

## Part 2

Medicaid is a program that can make it possible for those who would not otherwise be able to afford healthcare coverage to obtain it, get healthy, and stay healthy. According to the Centers for Medicare and Medicaid Services (2008, pg. 1), " Medicaid is available only to certain low-income individuals and families who fit into an eligibility group that is recognized by federal and state law. Medicaid does not pay money to you; instead, it sends payments directly to your health care providers. Depending on your states rules, you may also be asked to pay a small part of the cost (co-payment) for some medical services. Medicaid is a state administered program and each state sets its own guidelines regarding eligibility and services. Read more about your state Medicaid program."

There are a variety of different types of people that can be covered by Medicaid. The eligibility requirements are based on whether or not a person is pregnant, his or her age, disability status, income/assets/other resources, citizenship status, whether he or she lives in a nursing home, and more. Children can be covered if they are U. S. citizens or legal immigrants, and their eligibility is based upon their own qualifications, not those of their parents. In certain cases, parents who have the children of others living with them can get coverage for those children regardless of their own personal eligibility. " In general, you should apply for Medicaid if your income is low

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and you match one of the descriptions of the Eligibility Groups. (Even if you are not sure whether you qualify, if you or someone in your family needs health care, you should apply for Medicaid and have a qualified caseworker in your state evaluate your situation.) (Centers for Medicare and Medicaid Services, 2008, pg. 1).

#### References

Medicaid program—General information. (2008). Centers for Medicare and Medicaid Services. Retrieved August 1, 2008, from <http://www.cms.hhs.gov/MedicaidGenInfo/>