

# Medical services reimbursement course work

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## **Abstract**

There are two main programs in the United States of America, which are created to help its citizens, provide medical help, assistance and other services. These programs are known as Medicare and Medicaid. Many people confuse these programs, but this is absolutely inappropriate. Medicare and Medicaid are utterly different programs with various purposes and not all people are eligible for one or another program. While Medicare is a governmental health insurance program for people after 65, Medicaid is a governmental insurance program intended to help people with low income.

## **Medical Services Reimbursement**

Medicare is a governmental health insurance program. It was design to provide medical help to American citizens after retirement. That is why in the majority of cases Medicare is intended for people aged 65 and older. There is also a group of people, who can get Medicare assistance, if they are younger than 65. To this group refer American citizens with a number of certain terminal disabilities. One of the main peculiarities of the program is that it is meant for those people, who can recover from their illnesses.

There are two main parts of Medicare program, which are Hospital and Medical Insurances. There is also Drug coverage and Medicare Advantage Plans. In general, all people, who are eligible for the program, will be enrolled automatically or contacted by Medicare representatives. In other cases, to submit claim for the program, it is desirable for people to contact Medicare center in advance before they turn 65.

Medicaid is another state health insurance program. The main difference

between Medicare and Medicaid is that the last one is intended to help people with low income. That is why quite often people, who have Medicare, also get assistance from Medicaid.

Medicaid provides a wide range of benefits for its recipients. Thus, it provides “ inpatient and outpatient hospital care, laboratory and x-ray services, nursing facility care for people 21 and older, home health care, physical services and more” (“ Medicaid, n. d.). A remarkable feature about Medicaid is that it may provide “ dental care, hearing aids, chiropractic care and visual care” as well (Medicaid, n. d.).

In order to supply a claim for Medicaid, people should contact office of the insurance program. There are no strict limitations concerning enrollment period and people can apply at any time. People, who want to apply for Medicaid successfully, should meet certain requirement and pass eligibility tests. They are the categorical, the non-financial and the financial need tests (Medicaid, n. d.). With the help of these tests, Medicaid workers can understand whether an applicant refers to a group of people, who can get Medicaid assistance or not. In addition to eligibility tests, Medicaid workers may ask applicant to pass either oral or written interviews.

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