

Medicare and medicaid module 4 (case)

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Medicare and Medicaid Module 4 Medicare and Medicaid Module 4 Although most people regard Medicaid and Medicaid as being the same, the two are totally different. Medicare can be considered as being a program on health care that has been designed to cover citizens over the age of 65 years. It however accommodates individuals who happen to be below this age but with given disabilities as well as pregnant children and mothers. Medicaid on the other hand is a program of the state meant for individuals with expensive medical bills yet the same individuals are very low income earners. Medicare is totally different from Medicaid as each of the two programs has been designed to serve a specified group of people. Eligibility to this program is mainly based on the levels of income. Families which fall under the income earners receiving less than sixty percent below the poverty level are liable to receiving Medicaid (Hill, 2006). In addition, pregnant mothers also receive Medicaid as they are in need of prenatal care assistance that is often immediate. The same program also covers children up to 18 years. Medicare on the other hand is meant for disabled individuals, those with problems, those in need of long term care and those above 65 years. Medicare as a program has been divided into two components; one component applies to those citizens who require inpatient care, those in need of hospitalization as well as other hospital services. The other component covers medical supplies, outpatient care and special needs for individuals who are disabled.

Over the years, Medicare has undergone remarkable changes in terms of changing economics, demographic, health care system and technologies in an effort to meet the needs of the dynamic society. In current times, Medicare has emerged as a vital financial protection base for more than <https://assignbuster.com/medicare-and-medicaid-module-4-case/>

38 millions Americans who are old together with disabled individuals inclusive of their families. The program has not stopped at that as it promises to extend its protection to each and every individual in future. This has made most Americans to appreciate the fact that without Medicare program, a good portion of what they enjoy as their retirement income would have to be set aside for health care payment. So far, the program is regarded as being a success. This can be seen in many sectors with a good example being the health insurance coverage on older Americans where in the early 1960's it had managed to cover only half of the older population and more so some who were lucky to be covered received coverage that was very limited. At that time, insurance coverage was denied to those individuals who wanted to purchase it privately (Centers for Medicare & Medicaid Services, 2007).

Currently, Medicare has stood out as health care's cornerstone covering more than 33 million aged Americans as well as 5 million disabled young Americans. The program has so far increased care access as well as contributed to health status that has remarkably improved resulting to an increased life expectancy of the old aged. The program is also recognized for its impact on poverty reduction. The poverty level that was put at 35. 2 percent in 1960, dropped to less than 15 percent in the year 1976 and later to 10 percent in 1996 (Centers for Medicare & Medicaid Services 2007).

Medicare has been in the fore front in responding to change according to the demands of the society. The program has come up with different vital innovations such as the development of both physical and hospital payment reforms.

Reforms initiatives in healthcare have impacted Medicare and Medicaid in many significant ways. These reforms include a new healthcare that will be <https://assignbuster.com/medicare-and-medicaid-module-4-case/>

in a position to expand drug benefits prescription and assist in holding down Medicare premium costs. This effect has been witnessed in different sectors including cost s and insurance where the spending on real healthcare was observed to rise from \$ 108 billion in the year 1960 to a record high \$ 1. 6 trillion witnessed in the year 2002. This has made the United States to be regarded as the nation that spends the most on health care than any other country in the world. Health care reforms have also impacted the access of Medicare in United States. Currently, most of the patients access healthcare using insurance. The reforms have also ensured that the third party insurers have to assume intermediaries positions between delivering and financing functions. Healthcare reforms have guaranteed more coverage for Medicare and Medicaid; health insurance assists patients access healthcare systems making those individuals who are not ensured to be unable to access medical care thus make the obliged to be ensured. The reforms have also led to great improvements in the health care services so as to make sure that patients receive the ongoing and the usual source of care (Mello, 2010).

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