

Medi-Cal and Medicare

How Do They Interact?

When a client has Medicare and Medi-Cal (often called Medi-Medi clients or dual eligibles), Medicare functions as the primary insurance, and Medi-Cal functions as a secondary insurance.

For Medi-Medi- clients, providers should always bill Medicare first for medical services.

Coverage for Medicare Premiums for Dual Eligible Clients

Many people have to pay monthly fees (called premiums) to maintain Medicare coverage. For most Medi-Medi clients, Medi-Cal will pay the Medicare premiums, as well as most co-payments/deductibles. In order for Medi-Cal to pay these co-payments, however, the client must visit a provider that accepts both Medicare and Medi-Cal. Clients may need to submit verification of low income to their Medi-Cal worker in order to ensure that Medi-Cal pays these Medicare costs.

The programs that pay Medicare costs are called **Medicare Savings Programs** and are for clients with low incomes.

Clients who have low incomes and are paying for their Medicare premiums (usually taken out of their checks from the Social Security Administration) should be referred for Medicare Savings Programs. See the main Medi-Cal street smarts page for application, and/or contact Benefits Specialist to discuss eligibility for your client.

More Information:

<http://www.medicare.gov/medicare-and-you/medicare-and-you.html>