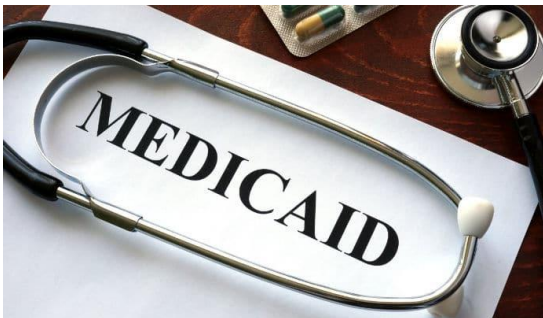


5 MEDICAID MISCONCEPTIONS CAREGIVERS NEED TO KNOW ABOUT



Get Medicaid basics in plain language

Medicaid is a complicated and messy program. Because it's so complex, there are many misconceptions. But Medicaid could also be an important lifeline for your older adult if they're no longer able to pay for the long term care they need. Understanding the basics helps you plan ahead and make more informed decisions.

Anne Tumlinson, a Washington, DC aging services expert and the founder of [Daughterhood](#), says that understanding Medicaid is so important because it's the safety net for when everything falls apart. And, as she advises, the most important thing is to avoid falling for the most common myths.

In her [full article](#), Anne explains 5 top Medicaid misconceptions in plain language. We've summarized the key points from her article here.

5 Medicaid misconceptions caregivers need to know about

1. Medicaid is a lot like Medicare

Nope, Medicaid and Medicare are completely different and separate programs. Everyone can get Medicare, but not everyone can get Medicaid. Medicare covers doctors and hospitals while Medicaid covers long term care. And, it's possible to be covered by both programs at the same time.

2. Medicaid is available to everyone

Unfortunately not. There's a qualification process to get Medicaid coverage. Qualifying is complicated, but you could boil it down to having very little money and high care needs.

3. Medicaid will take your parents home

No, this isn't always true. It's a complex topic with a lot of "it depends" situations. Note: Find out more about Medicaid recovery, where they reclaim money from the estate, [here](#).

To understand your specific situation, Anne recommends speaking with a [lawyer](#). If an attorney isn't in the budget, get advice from experts at [SHIP offices](#), state-run counseling programs that provide free help for Medicare and Medicaid.

4. Medicaid is a national program that's the same for everyone

Not true. Medicaid is actually run by states (with some federal money), so the program rules will be different depending on where your older adult lives.

5. Medicaid only covers nursing homes

Surprise! In some states, Medicaid does cover [home and community based services](#).

That means that seniors in those areas could receive long term care in their own homes.

Next Step Find out more about 5 top Medicaid misconceptions at Daughterhood

Recommended for you:

- [Medicare vs. Medicaid: What You Need to Know](#)
- [Medicaid May Reclaim Money from Your Senior's Estate](#)
- [Get Help with Medicare Questions from State Programs](#)

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