



Technical Assistance Brief

Dual Eligibility for Medicare and Medicaid

The National Aging and Disability Transportation Center (NADTC) promotes the availability and accessibility of transportation options that meet the needs of older adults, people with disabilities, and caregivers.

Medicare is a health insurance benefit provided by the federal government for older adults and individuals with disabilities. There are no financial requirements or restrictions for Medicare. **Medicaid** is a medical assistance program provided by partnership of states and the federal government for individuals with low-income of any age. Eligibility is determined by both financial and non-financial requirements. Both programs provide a variety of medical benefits with qualifying criteria. Benefits include approved doctor visits, hospitalization and skilled nursing facility care and transportation. Persons who are eligible for both Medicare and Medicaid benefits are known as “dual eligible” or “Medicare-Medicaid enrollees”. (Aging, 2023)



Credit: SilverSource, Inc., Stamford CT

This technical assistance brief provides resources to increase understanding of both programs and what transportation benefits are available for those who are dually eligible for Medicare and Medicaid.

Medicare and Medicare Advantage

Original Medicare plans (Part A and B) only cover emergency ambulance transportation services. Medicare Part B covers transportation services when the transportation is needed for medical emergencies or when traveling in other vehicles would cause

more danger for the patient. It also covers emergency transportation for airplane or helicopter services if ground transportation is not fast enough. Original Medicare does not cover non-emergency transportation services for routine health care appointments. (Burford, 2022)

Medicare Advantage Plans, often referred to as “Part C” or “MA Plans”, are offered by Medicare-approved private insurance companies that must follow established Medicare policy and procedures. Some Medicare Advantage plans cover non-

emergency medical transportation (NEMT). These trips may require prior approval. The Medicare website offers the opportunity to compare Medicare Advantage plans and can help determine the transportation benefits in each plan. To learn more, go to the Social Security Medicare page (<https://www.ssa.gov/medicare>).



Medicare and Medicare Advantage Resources: 2020 Trends Report Spotlight: Medicare Advantage Transportation Programs

(<https://bit.ly/3JSUz2J>), NADTC, August 4, 2021

Some Medicare Advantage plans offer reliable transportation options for members going to medical or related treatments, pharmacies, and other services to promote health and wellness. In 2020, the Center for Medicare and Medicaid Services (CMS) allowed Medicare Advantage Plans the flexibility to offer transportation for members seeking preventative and wellness services, including trips to the grocery store and other approved destinations.

Understanding Half Fare/Reduced Fare Requirements

(<https://bit.ly/3rqN2BS>) NADTC, February 12, 2018

Public transportation law, 49 U.S.C. 5307(c)(1)(D), requires public transportation agencies that receive Federal Transit Administration (FTA) funding under the Section 5307 Urbanized Area Formula Program to offer half fare or reduced fare to people with disabilities and older adults who present a Medicare card during off-peak hours for fixed-route services. NADTC’s Blog on these requirements was co-authored by Tara N. Clark, Program Manager, FTA Office of Program Management.

Medicaid

Non-Emergency Medical Transportation (NEMT) is a mandatory benefit for Medicaid recipients. The benefit provides free transportation to and from approved medical services. The NEMT requirement was not law but an interpretation via regulation and subject to interpretation, elimination, or waivers, until December of 2020. The Consolidated Appropriations Act of 2021, Section 209 of H.R. 133 (P.L. 116-260),

codified the Medicaid NEMT benefit into law (<https://bit.ly/3XN6UuY>). Because Medicaid is administered by each state, the benefits depend on the state of residency rules. In addition, how members access these benefits will vary. Some states contract with a third-party brokerage firm to coordinate beneficiary transportation while others provide fee-for-service reimbursements, mileage reimbursement or public transit vouchers.

To learn more on Medicaid Transportation benefits, contact your state's Medicaid Agency or managed care organization.

Medicaid Resources:

Assurance of Transportation: Section 209 of the Consolidated Appropriations Act, 2021

(<https://bit.ly/44EtisH>)

Federal regulations added the assurance of transportation by requiring State Medicaid agencies to ensure necessary transportation for clients to and from providers and to describe the methods that the agency will use to meet this requirement. This regulation requires agencies to include this information in the State Medicaid plan.

Recap of Medicaid Non-Emergency Medical Transportation (NEMT) Listening Sessions

(<https://bit.ly/3XLGf1N>) NADTC, September 8, 2022

This blog post gives an overview of Medicaid NEMT service and summarizes the Center for Medicare & Medicaid Services (CMS) sponsored listening sessions that enabled mobility providers and stakeholders to provide feedback and shared learning about ways to improve the Medicaid NEMT benefit. These sessions were held as a requirement of Section 209 of the Consolidated Appropriations Act, 2021.

Determining Medicaid Eligibility Information

(www.medicaid.gov/medicaid/eligibility/index.html)

Federal law requires each state to provide Medicaid benefits to certain groups of individuals or Mandatory Eligibility Groups. Medicaid.Gov provides more detailed information regarding the eligibility requirements (both financial and non-financial), covered individuals and other related topics. This link provides the Medicaid eligibility requirements by state (<https://bit.ly/3PVtgJ2>) American Council on Aging, March 18, 2021

Dual Eligibility

Dual eligibility allows recipients to use Original Medicare or Medicare Advantage and Medicaid Transportation Benefits. Plans may vary on trip eligibility and how the trips are scheduled. Recipients should contact their Medicare or Medicare Advantage provider with questions relating to their transportation benefits. Contact your state's Medicaid agency with questions on Medicaid Transportation benefits because they vary by state.

Dual Eligibility Resources:

Dual Eligibility for Medicare and Medicaid: Requirements & Benefits

(<https://bit.ly/3NREXhf>) American Council on Aging, February 27, 2023

Provides information on both Medicare and Medicaid benefits, requirements, and dual eligibility for both. It also further provides resources for more detailed information.

Beneficiaries Dually Eligible for Medicare & Medicaid

(<https://go.cms.gov/3JTpsE6>) Centers for Medicare & Medicaid Services, February 2022

This fact sheet provides a comparison of Medicare and Medicaid benefits to include Dually Eligible Beneficiary options.

Conclusion

While both Medicare and Medicaid benefits can be difficult to navigate, there is a benefit to understanding both programs for those that work with older adults, individuals with disabilities and low-income individuals. They are important benefits to help individuals receive transportation to the healthcare services they need.

Works Cited

- Aging, A. C. (2023, February 27). *Dual Eligibility for Medicare and Medicaid: Requirements & Benefits for Long Term Care*. Retrieved from [medicaidplanningassistance.org: https://www.medicaidplanningassistance.org/dual-eligibility-medicare-medicaid/](https://www.medicaidplanningassistance.org/dual-eligibility-medicare-medicaid/)
- Burford, M. (2022, July 21). *What to Know About Medicare and Transportation Services*. Retrieved from Oak St. Health: <https://www.oakstreethealth.com/what-to-know-about-medicare-and-transportation-services-686941>

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Who We Are

Established in 2015, the NADTC is a federally funded technical assistance center administered by Easterseals and USAging based in Washington, DC.

The **National Aging and Disability Transportation Center** is funded through a cooperative agreement of Easterseals, USAging, and the U.S. Department of Transportation, Federal Transit Administration, with guidance from the U.S. Department of Health and Human Services, Administration for Community Living.

USAgings is the national association representing and supporting the network of Area Agencies on Aging and advocating for the Title VI Native American Aging Programs. Our members help older adults and people with disabilities live with optimal health, well-being, independence and dignity in their homes and communities. USAging and our members work to improve the quality of life and health of older adults and people with disabilities, including supporting people with chronic illness, people living with dementia, family caregivers and others who want to age well at home and in the community. Together, we are ensuring that all people can age well. Our members are the local leaders that develop, coordinate and deliver a wide range of home and community-based services, including information and referral/assistance, case management, home-delivered and congregate meals, in-home services, caregiver supports, transportation, evidence-based health and wellness programs, long-term care ombudsman programs and more. www.usaging.org

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