CHECKLIST · 2026

Medicare AND Medicaid

The most powerful combination in benefits

1 What 'Dual Eligible' Means

If you qualify for both Medicare and Medicaid, you're 'dual eligible' — and you have access to the most comprehensive health coverage available in America. Medicare covers hospital and doctor visits. Medicaid fills in the gaps: premiums, deductibles, copays, dental, vision, hearing, long-term care, and transportation to appointments.

About 12 million Americans are dual eligible. Many don't realize they qualify for both programs or haven't applied for Medicaid because they already have Medicare.

DR. ED'S TIP: If you have Medicare and your income is low, apply for Medicaid through your state Medicaid office. You may also qualify for Medicare Savings Programs (MSP) that pay your Part B premium — saving $2,435/year in 2026.

2 Dual-Eligible Special Needs Plans (D-SNPs)

D-SNPs are Medicare Advantage plans designed specifically for people who have both Medicare and Medicaid. They coordinate benefits between both programs, often include care management, and typically have $0 premiums and $0 copays. They may also include extras like dental, vision, hearing, OTC benefits, and meal delivery.

Not all D-SNPs are created equal. Compare plans during AEP (Oct 15 – Dec 7). For a free comparison: call (352) 841-0632 — tell them Dr. Ed sent you.

DR. ED'S TIP: D-SNPs can simplify your healthcare dramatically — one card, one plan, coordinated care. But make sure your doctors are in the network before switching. A free plan review can help you compare.

3 How to Become Dual Eligible

Step 1: If you have Medicare but not Medicaid, apply for Medicaid through your state Medicaid office. Step 2: If you have Medicaid but not Medicare, you'll get Medicare at 65 (or after 24 months of SSDI). Step 3: Apply for Medicare Savings Programs (MSP) — these pay your Part B premium and automatically qualify you for Extra Help with drug costs.

You don't need to wait for open enrollment to apply for Medicaid or MSP. Apply anytime through your state Medicaid office.

DR. ED'S TIP: Run a free benefits check at 24help.org/screener to see if you may qualify for Medicaid, MSP, Extra Help, and other programs alongside Medicare. Many people qualify for 3-5 programs and only use one.

What's Next?

1. Apply for Medicaid through your state Medicaid office
2. Apply for MSP (they check QMB/SLMB/QI automatically)
3. Free plan review: (352) 841-0632 — tell them Dr. Ed sent you

Over 2 million people turn to Dr. Ed every month.