

✓ 4. Medicare Advantage + Medicaid (Dual-Eligible)

Coverage Includes:

- **Medicare Advantage (Part C)** plan tailored for people on both Medicare and Medicaid (called **D-SNP**: Dual Eligible Special Needs Plans)
- Medicaid may cover:
 - **Part B premium**
 - Deductibles and copays
 - **Long-term care**, dental, vision, and more

Features:

- Very low or no out-of-pocket costs.
- Access to extra services like **care coordination, transportation, OTC cards**.
- Must use plan's network, like other Medicare Advantage plans.
- Automatically includes drug coverage and Medicaid wraparound benefits.

Costs:

- Minimal to no costs (Part B premium may be paid by Medicaid).
- May have **\$0 copays** for most services depending on state Medicaid rules.

Best For:

- **Low-income individuals** who qualify for Medicaid.
 - Those who need **comprehensive, affordable coverage** with care coordination.
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