Health Awareness: Understanding Insurance

- **What is Medicare?**
    - Medicare is a federal public insurance program for those who meet one or more of the following requirements:
        - 65 or older in age
        - Have end-stage renal disease
        - Have been on disability for two or more years
        - Have amyotrophic lateral sclerosis (ALS)
    - Three different types of Medicaid:
        - **Part A**: Inpatient (Hospital) Insurance
        - **Part B**: Outpatient Medical Insurance (Patient's don't stay overnight)
        - **Part C**: Additional Benefits when Contracted w/ Private Insurance
        - **Part D**: Prescription Insurance
- **What is Medicaid (Healthy Connections)?**
    - State & federal health insurance program for low-income individuals and families. Here's a fast way to see if you're eligible:
        - https://secure.thebenefitbank.org/ums?task=quick_check
    - Curious about Eligibility? Check this link.
        - https://www.kff.org/medicaid/fact-sheet/where-are-states-today-medicaid-and-chip/
    - Medicaid also includes the **Children's Health Insurance (CHIP)** and this is how you can sign up.
        - https://www.healthcare.gov/medicaid-chip/childrens-health-insurance-program/
- **What is Private Insurance?**
    - This is health coverage that is not covered by the government. It is commonly sponsored by an employer or paid for out-of-pocket. Cost is split between the customer and the insurer.
    - Here are some common insurers you may have heard of:
        - Blue Cross Blue Shield: https://www.southcarolinablues.com/web/public/sc/
        - Cigna: https://www.cigna.com/
        - Humana: https://www.humana.com/
        - United Healthcare: https://www.uhc.com/