

## Overview

Nearly 1 in 3 Americans receives health insurance from the federal government. Three major programs provide this coverage: Medicare, Medicaid and the military health care system.

### How many Americans does the government cover?

According to the Census Bureau, Medicare and Medicaid are the largest programs, followed by the military health care system. Altogether, government programs insured about 95 million Americans in 2010, or 31% of the population.

### What's the difference between Medicare and Medicaid?

In general, Medicare is for seniors of any income level, while Medicaid is for low-income Americans. Low-income seniors who qualify for both programs are known as "dual eligibles."

**Medicare.** Medicare covers: (1) people over age 65; (2) people under 65 with certain disabilities; and (3) anyone with serious kidney failure ("end stage renal disease"). Medicare is structured in four separate programs ("parts") run directly by the federal government.

- **Part A:** Covers inpatient hospital stays, care in skilled nursing facilities and some home care. Coverage is automatic.
- **Part B:** Covers doctor visits, therapist services and outpatient care. Beneficiaries must sign up for coverage and pay monthly premiums.
- **Part C:** Also known as "Medicare Advantage," it is an alternative to traditional Medicare coverage that is offered by private companies and is like an HMO.
- **Part D:** Is Medicare's prescription drug benefit program.

**Medicaid.** Medicaid covers poor Americans and includes "CHIP," a separate program for children. Unlike Medicare, Medicaid is a federal and state program, which means states have different criteria for who qualifies. Every state must, however, cover: (1) pregnant women eligible for welfare; (2) low-income seniors and children under 18; and (3) blind or disabled people who get Supplemental Security Income (SSI) benefits. In general, a beneficiary's income can't exceed 133% of the federal poverty line (although states can choose to be more generous).

### What about military health care?

The military offers several health insurance programs:

**TRICARE.** TRICARE is run by the Department of Defense and is the managed health care program covering active service members, retirees and members of the National Guard.

**VA/CHAMPVA.** Run by the Veterans Administration, these programs offer direct medical care (rather than health insurance). While beneficiaries have traditionally been service-disabled veterans, any veteran may receive care at the VA's hospitals, and the program is an important safety-net for low-income vets. CHAMPVA offers access to VA facilities for spouses and children of disabled or deceased veterans.

## Key Facts

- Number\* of Americans covered, 2010:
  - Medicare: **44.3 million**
  - Medicaid: **48.6 million**
  - Military health care: **12.8 million**
  - Private insurance: **195.9 million**
- Percentage\* of Americans covered, 2010:
  - Medicare: **14.5%**
  - Medicaid: **15.9%**
  - Military health care: **4.2%**
  - Private insurance: **64%**

\*NOTE: Percentages and numbers overlap; many Americans, such as "dual eligibles," rely on more than one source of health insurance coverage.

- Number of Americans covered by government health programs:
  - 1987: **56.3 million**
  - 1997: **66.6 million**
  - 2007: **83.1 million**
  - 2010: **95.0 million**
- 2012 federal poverty line, family of four: **\$22,050**
- Monthly premium for "Part B" Medicare coverage, 2012: Ranges from **\$99.90 to \$319.70** depending on income

## Other Resources

- U.S. Census Bureau - [Income, Poverty and Health Insurance Coverage in the United States, 2010](#)
- Centers for Medicare and Medicaid Services - [Overview](#)
- Medicare - [Eligibility and Facts](#)
- TRICARE - [Fact Sheets](#)
- KaiserEDU.org - [Military and Veterans Healthcare](#)
- Kaiser Family Foundation - [StateHealthFacts.org](#)

## Links to Other Resources

- U.S. Census Bureau – Income, Poverty and Health Insurance Coverage in the United States, 2010  
<http://www.census.gov/prod/2011pubs/p60-239.pdf>
- Centers for Medicare and Medicaid Services - Overview  
<https://www.cms.gov/home/medicaid.asp>
- Medicare – Eligibility and Facts  
<http://www.medicare.gov>
- TRICARE Fact Sheets  
<http://www.tricare.mil/FACTSHEETS/index.cfm>
- KaiserEDU.org – Military and Veterans’ Healthcare  
<http://www.kaiseredu.org/Issue-Modules/Military-and-Veterans-Health-Care/Background-Brief.aspx>
- Kaiser Family Foundation – StateHealthFacts.org  
<http://www.statehealthfacts.org/index.jsp>