

<u>Review Quiz Answers</u> Medicare Rights University Preview

- 1) Which of the following statements is most precise?
 - a) Medicare is a state program that offers health coverage to people with low incomes.
 - b) Medicare is a state and federal program that offers health coverage specifically to people with low incomes.
 - c) Medicaid is a federal program that specifically offers health coverage to people 65 years and older.
 - d) Medicare is a federal health insurance program that offers health coverage to people 65 years or older and individuals with disabilities.
- 2) Medicare and Medicaid are government programs created in 1965 to help older and low-income Americans buy private health insurance. Which U.S. President signed the 1965 Social Security Act, thereby establishing both Medicare and Medicaid?
 - a) President Franklin D. Roosevelt
 - b) President Lyndon B. Johnson
 - c) President Harry S. Truman
 - d) President Barack Obama
- Individuals need to have a certain income in order to become eligible for Medicare.

True or False

Answer: False. Medicare is a federal government program that is offered to people 65 and older and to people with disabilities, regardless of income.



4) Original Medicare is administered by private health insurance companies.

True or False

Answer: False. There are two ways through which someone with Medicare can receive his/her Medicare benefits, namely, through Original Medicare or Medicare Advantage. Original Medicare is the traditional Medicare program administered directly through the federal government. Under Original Medicare, the government pays directly for the health care services you receive. On the other hand, Medicare Advantage plans, also known as Medicare private health plans, are plans offered through private insurance companies.