

How the CARE Program works with other Benefits

The NH CARE Program:

Coverage Type	Employer-sponsored Insurance	Individual Insurance	Medicaid or NHPP	Medicare	No Coverage
Outpatient Services	Covers copays and deductibles for outpatient services.	Covers copays and deductibles for outpatient services.	Only covers outpatient services that Medicaid does not cover.	Covers copays and deductibles for outpatient services.	Covers outpatient services at Medicaid rates.
Meds	Covers medication copays.	Covers medication copays.	Covers <u>no</u> medication copays. Covers some meds at full cost that Medicaid does not cover.	Covers Medicare Part B and Part D medication copays.	Covers meds at full Medicaid rates.
Premiums	Does <u>not</u> cover premiums.	Covers premiums if plan coverage is cost effective (i.e. less than full cost of meds and services).	Not Applicable.	Covers Medicare Part D Premiums. Covers Medicare Supplement Insurance Plan premiums.	Not Applicable.
Exclusions	Does not cover ambulance transportation, Urgent Care, Emergency Room care or inpatient care.	Does not cover ambulance transportation, Urgent Care, Emergency Room care or inpatient care.	Does not cover ambulance transportation, Urgent Care, Emergency Room care or inpatient care.	Does not cover ambulance transportation, Urgent Care, Emergency Room care or inpatient care. Does not cover Part B Premiums	Does not cover ambulance transportation, Urgent Care, Emergency Room care or inpatient care.