



# GOVERNMENT HEALTH CARE PROGRAMS

*Intermediate ESL Level*

## I. Pre-reading

Do you know anyone who has Medicare or Medicaid?  
Are you aware of the program called KidCare? What  
kind of program do you think it is? Do you have  
medical insurance? Who provides that insurance?



## II. Vocabulary

**qualify for**  
**disabilities**  
**permanent**

**financed**  
**premiums**  
**provides**

**deducted**  
**resources**  
**eligible**

**nutrition**  
**preventive**  
**latest**

## III. Reading

Both state and federal governments have programs to help people pay for health care.

### *Medicare*

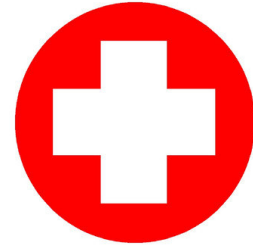
Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can **qualify for** Medicare, too, including those who have **disabilities** and those who have **permanent** kidney failure. The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.



Medicare is **financed** by a portion of the payroll taxes paid by workers and their employers. It is also financed in part by monthly **premiums deducted** from Social Security checks.

In sum, Medicare is a federal government health insurance program for:

- people 65 years of age and older
- some people with disabilities under age 65
- some people with permanent kidney failure



For more information, go to: [www.medicare.gov](http://www.medicare.gov)



### ***Medicaid***

Medicaid and Medicare sound the same. Actually, they are two different programs. Medicaid is a state-run program that **provides** hospital and medical coverage for people with low income and little or no **resources**. Each state has its own rules about who is **eligible** and what is covered under Medicaid. Some people qualify for both Medicare and Medicaid.

Medicaid is a state program that pays for health services for these *low-income* people:

- children and their caretakers
- pregnant women
- blind or disabled people
- people 65 years of age and older

### ***KidCare***

KidCare is a free or low-cost health insurance program for *low-income* people in the state of Illinois. To be eligible for KidCare, you must live in Illinois and be either:



- a child 18 years or younger and a U.S. citizen or a legal immigrant
- a parent who is a U.S. citizen or legal immigrant for five years or more and living with a child who is 18 or younger
- a pregnant woman

For more information, go to: <http://www.kidcareillinois.com/>

## **WIC Program**

WIC means *women, infants, and children*. WIC is a state program in Illinois. It provides healthy food and **nutrition** information to *low-income* women, infants and children up to age 5. This is not an insurance program. There is no charge for its services.



## **Prescriptions**

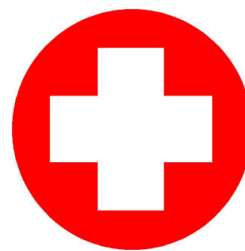


In December 2003 the Medicare Prescription Drug, Improvement, and Modernization Act was signed into law. Over the next few years it will add new prescription drug and **preventive** benefits and provide extra help to people with lower income. For the **latest** information, watch the news or go to the Medicare website.

## **IV. Post-reading**

### **True or False?**

1. T F A high-income 70-year-old lawyer can get Medicare.
2. T F A high-income pregnant woman can get KidCare.
3. T F A 70-year-old homeless man can get Medicaid.
4. T F A low-income mother of four can get KidCare.
5. T F A 40-year-old blind woman can get KidCare.
6. T F A 60-year-old low-income man can use WIC.
7. T F A 10-year-old with a low-income parent can use WIC.
8. T F A pregnant woman can use WIC.
9. T F A high-income 40-year-old can get Medicaid.
10. T F A high-income 30-year-old parent can get Medicare.
11. T F A 65-year-old high-income woman can get Medicaid.
12. T F A 65-year-old high-income woman can get Medicare.



## Choose the correct word.

1. In order to get insurance, you must pay \_\_\_\_\_ .

premiums          resources          nutrition

2. You must eat healthy food to get good \_\_\_\_\_.

nutrition          resources          disabilities

3. Your payroll tax \_\_\_\_\_ Medicare.

provides          finances          qualifies

4. Who \_\_\_\_\_ your hospital insurance?

qualifies          provides          resources

5. People with \_\_\_\_\_ can get Medicare.

disabilities          nutrition          resources

6. If you are 65, you are \_\_\_\_\_ for Medicare.

permanent          eligible          financed



## V. Activities

**If you are working with a tutor or a partner, discuss your answers.**

1. Do you have government programs in your country to help low-income families? Describe them. Do they provide insurance? If not, what do people do for insurance?
2. Medicare is often in newspaper articles. Find recent articles about Medicare.
3. What do you think about Medicare? Is it a good idea? Would you change it? Write about your thoughts.
4. The U.S. government is working to provide low-cost prescriptions. Do you like this idea? Do you take any prescriptions? List them, and add up their costs. Does your insurance cover these costs?

*Information from  
Social Security Administration publications*



Community Education  
TOWNSHIP HIGH SCHOOL DISTRICT 214