

Guide to Medicare



Medicare can help pay for breast cancer treatments, hospital stays, prescription medicines, and other things.

It also pays for certain preventive services and screening tests used to help diagnose cancer. You may be eligible for Medicare if you are age 65 or older, or if you are under 65 and have certain disabilities and you've been getting Social Security Disability Income for 24 months.

Medicare plans

Medicare has several kinds of coverage that offer different benefits. For all plans, you must make sure your healthcare provider is a Medicare provider.



Part A

Hospital insurance helps cover hospital care, nursing facility and home care, and hospice.

Most people do not pay a monthly premium for Part A because they paid Medicare taxes while working.

If you receive Social Security or Railroad Retirement Board benefits (for at least 4 months before turning 65), you will **automatically be enrolled** in Parts A and B when you turn 65, or after getting Social Security Disability Insurance for 2 years at any age.

Part B

Medical insurance helps cover medical services such as doctor appointments, outpatient care (not in hospital), medical equipment, home health services, and some preventive care.

Part B is voluntary and requires payment of a monthly premium that is determined by your income.

You can opt out of Part B when you become eligible for Medicare, but you will pay a penalty if you decide to enroll later unless you have creditable coverage.

To learn about the **Initial Enrollment Period** and the **General Enrollment Period** for Medicare Part A and Part B, visit [medicare.gov](https://www.medicare.gov).



Part C

Medicare Advantage plans are offered by private insurance companies approved by Medicare and bundle Parts A, B, and sometimes C.

Part C covers all the expenses A and B cover, as well as other services like vision, hearing, and dental.

Most people with Part C plans also include Medicare prescription coverage (Part D).

Medicare Supplement Insurance (Medigap) policies are sold by private insurance companies to help pay for healthcare costs that Original Medicare doesn't cover. Medigap policies vary by state. It's best to buy a plan as soon as you qualify for Medicare. The protections provided by the Affordable Care Act (ACA) don't apply to Medigap plans, so if you wait, Medigap plans can deny coverage or charge more if you have a pre-existing medical condition.

Other things to know about Medicare Part C

If you choose a Medicare Advantage plan, you will choose between HMO, PPO, FFS, or Special Needs plans, and **pay a premium and other out-of-pocket (OOP) expenses**. Other Medicare Advantage plans may also be available to you.

Annual open enrollment takes place October 15 through December 7. This is also a time when people can review and/or make changes to their Part C coverage. There are also special enrollment periods, or SEPs, throughout the year that allow people who qualify to make changes to their coverage based on certain life events like moving to a new home or losing other coverage.

If you have recently enrolled in Medicare or are looking for more information about navigating the program, visit the **State Health Insurance Program (SHIP)** for one-on-one help.

Part D

Medicare prescription drug coverage is available to everyone with Medicare A and/or B.

Part D offers an initial enrollment period and an annual enrollment period for people who decline initial enrollment (though you may have to pay a penalty if you select this option unless you have creditable coverage).

Other things to know about Medicare Part D

Annual open enrollment is similar to Part C. You can add or stop your Part D coverage at this time.

The Inflation Reduction Act (IRA) has enabled Medicare to negotiate for prescription drug prices and limit OOP prescription drug costs. **As of 2025 the limit for people enrolled in Part D is \$2,000 for OOP prescription drug costs.**

The Medicare Prescription Payment Plan offers people enrolled in Part D the **option of paying OOP prescription drug costs in capped monthly installment payments** instead of all at once. Participation is voluntary; you must opt in.

Medicare also offers a **Low-Income Subsidy, also called Extra Help**, to help people enrolled in Medicare Part D who may need help paying copayments and deductibles for prescription drugs. Some people are automatically eligible, and some need to apply.



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