Guide to Medicare

Medicare is a type of public health insurance that 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
- Are under 65 and you've been receiving Social Security Disability Insurance for 24 months

6 Medicare terms to know

1. **Beneficiary:** a person enrolled in a Medicare health plan
2. **Initial Enrollment Period:** a 7-month period when you first become eligible for Medicare and must choose your plans
3. **General Enrollment Period:** Jan. 1–March 31 each year when people who opted out of Medicare during Initial Enrollment can enroll in Part A or B
4. **Annual Open Enrollment:** a period from Oct. 15–Dec. 7 each year when Medicare beneficiaries can review and choose to make changes to their Medicare plans
5. **Social Security Disability Insurance:** a monthly income from the federal government for eligible people who paid taxes while working but who can no longer work due to a disability
6. **Social Security Insurance:** a monthly income from the federal government for eligible people who are at least 65 years old and paid taxes while working

Enroll in Medicare during your Initial Enrollment Period to avoid lifetime late enrollment penalties and ensure continuous 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.

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.



Medicare Part A covers hospital care, limited nursing facility and home care, and hospice services.

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.

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



Medicare Part B is more like a traditional health plan. It helps cover medical services such as doctor appointments, outpatient care (not in a hospital), medical equipment, home health services, and some preventive care.

Part B is voluntary. 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 from another plan.

$ You **pay a monthly premium** for Medicare Part B. The cost is based on your income.



Medicare Part C (also known as Medicare Advantage) plans are offered by private insurance companies approved by Medicare. These plans bundle coverage from Parts A and B, and many offer additional coverage for vision, hearing, and dental care. Most Part C plans, but not all, also include prescription drug coverage through Part D.

$ If you choose a Medicare Advantage plan, **you pay a premium and other out-of-pocket (OOP) expenses.** You can typically choose between HMO, PPO, FFS, or Special Needs plans, or another option.



Medicare Part D is prescription drug coverage and 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.

$ You **pay a monthly premium** for Medicare Part D. The cost is based on your income and the plan you choose.

Good to know **Medigap:** Medicare Supplemental Insurance policies are sold by private insurance companies to help pay for out-of-pocket costs under Parts A and B. These 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, depending on your state.

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