Medicare, Medicaid, and Affordability Options 2026

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For patients by patients

Objectives

- Navigating Medicare and Medicaid
- Medication Affordability
- Additional Resources

Navigating Medicare and Medicaid

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What are Medicare and Medicaid?

- Medicare is a federal health insurance program for individuals 65 and over and those with certain diseases/disabilities
- Medicaid is a joint federal/state program to help cover medical costs for some people with limited income and resources.
  - Medicaid provides benefits not normally covered by Medicare, like nursing home care and personal care services

Who is Eligible?

- Medicare:
  - Age 65+: Sign up 3 months before turning 65; starts at 65.
  - Disabled: Those with a disability can receive earlier (i.e., End-Stage Renal Disease, ALS, etc.).
- Medicaid:
  - Health coverage for some individuals and families—varies by state.
  - Includes children, parents, people who are pregnant, seniors with certain incomes, and people with disabilities.
  - Some states cover other adults below a certain income level.

What is Dual Eligibility?

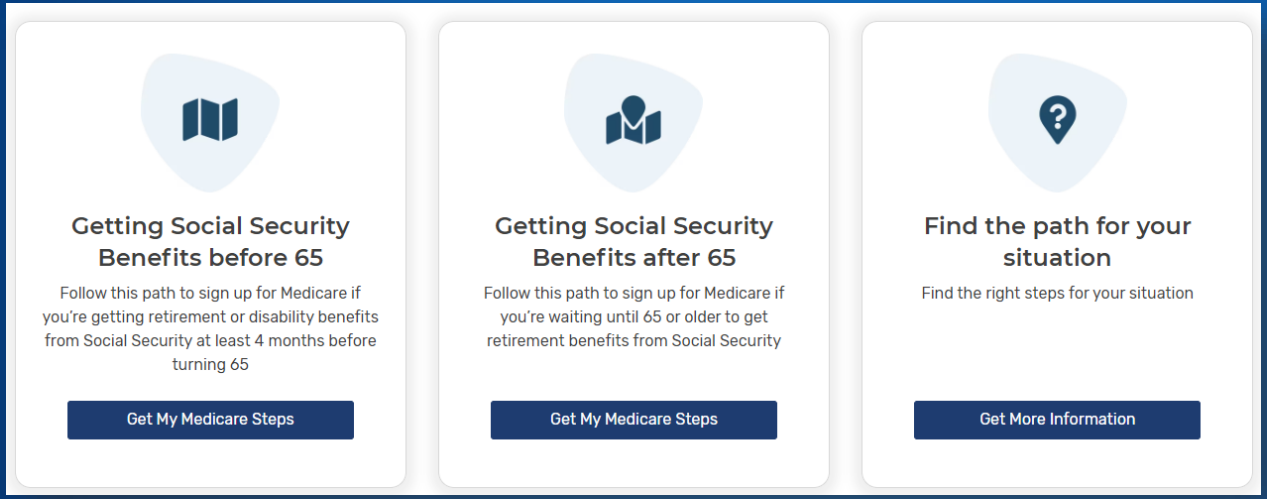
- When you're entitled to both Medicare and full Medicaid coverage
- Medicare pays first and you get Medicare-covered services
- Any other health insurance you have pays next
- Medicaid pays last

Medicare Coverage Options

- Original Medicare—any doctor or provider
  - Includes Part A (hospital insurance) and Part B (medical insurance)
  - Can purchase Part D (drug plan)
  - Can purchase Medigap insurance (covers the 20% co-pay)
  - More expensive and covers less
- Medicare Advantage—in-network doctors and providers
  - Called Part C
  - Covers hospitalization, medical insurance, and drugs
  - Offers additional services (dental, vision, rides to appointments, etc.)
  - Less expensive, but may delay access to care (Prior Authorizations, etc.)

How Do You Sign Up for Medicare?

- Go to Medicare.gov and click on *Get Started with Medicare.*
- Select *Getting Social Security Benefits before 65, Getting Social Security Benefits after 65, or Find the path for your situation.*



- Follow the steps listed to learn more and sign up.

Your Coverage Options

Your coverage options

Once you've signed up for Part A (Hospital Insurance) and Part B (Medical Insurance), you can choose which way you get your health coverage.

Choice 1: Do you want Original Medicare or Medicare Advantage?

There are 2 main ways to get your Medicare coverage – Original Medicare and Medicare Advantage.

Compare Original Medicare & Medicare Advantage side-by-side.

Original Medicare

- You pay for services as you get them. When you get a covered service, Medicare pays part of the cost and you pay your share.
- You can see any doctor or hospital that takes Medicare, anywhere in the U.S.

Includes:

Part A (Hospital Insurance)

Part B (Medical Insurance)

You can add:

Part D (Medicare Drug Coverage)

Supplemental coverage (to help pay your share of costs): Medicare Supplement Insurance (Medigap), coverage from a former employer or union, or Medicaid

Medicare Advantage (Part C)

- You join a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage.
- In many cases, you can only use doctors who are in the plan's network.

Includes:

Part A (Hospital Insurance)

Part B (Medical Insurance)

Most plans include:

Part D (Medicare Drug Coverage)

Most plans offer extra benefits that Original Medicare doesn't cover – like vision, hearing, dental and more.

> You must have both Part A and Part B to join a Medicare Advantage Plan.

Choice 2: If you picked Original Medicare, do you want to add more coverage?

Part D (Medicare drug coverage)

If you chose Original Medicare and want to add drug coverage, you can join a separate Medicare drug plan. Medicare drug coverage is optional. It's available to everyone with Medicare.

Most Medicare Advantage Plans include Part D coverage. In most types of Medicare Advantage Plans, you can't join a separate Medicare drug plan.
What types of plans let me join a separate Medicare drug plan?

Plans cover a variety of brand-name and generic prescription drugs. Each plan has a list of covered drugs, called a "formulary," that can vary in cost and specific drugs covered.

- Most plans have a monthly premium that you pay in addition to your Part B premium. You'll also pay other costs when you get prescriptions.
- Plans divide the covered drugs on their formulary into groups called "tiers" based on cost. A drug in a lower tier will cost less than a drug in a higher tier.

> **Avoid the penalty**
> You may pay a Part D late enrollment penalty if you don't join a Medicare drug plan when you first get Medicare and go 63 days or more without creditable drug coverage. The penalty goes up the longer you wait to join a plan. In most cases, you pay this monthly penalty for as long as you have Part D coverage, even if you switch plans. How much is the Part D penalty?

What should I consider when deciding to add drug coverage?

Find out how Medicare drug coverage works with other insurance.

Medicare Supplement Insurance (Medigap)

Medicare Supplement Insurance (Medigap) is extra insurance you can buy from a private company that helps pay your share of costs in Original Medicare.

- Generally, you need Part A and Part B to buy a Medigap policy.
- Some Medigap policies offer coverage when you travel outside the U.S.
- Generally, Medigap policies don't cover long-term care (like care in a nursing home), vision, dental, hearing aids, private-duty nursing, or prescription drugs.
- If you're under 65, you might not be able to buy a Medigap policy, or you may have to pay more.

Medigap policies are standardized, and in most states named by letters, like Plan G or Plan K. The benefits in each lettered plan are the same, no matter which insurance company sells it.

Price is the only difference between policies with the same letter sold by different companies.

> **Get the lowest price**
> If you don't buy a Medigap policy within 6 months of when you first get Part A and Part B, you may not be able to buy a policy or you may pay more. Generally, you need Part A and Part B to buy a Medigap policy.

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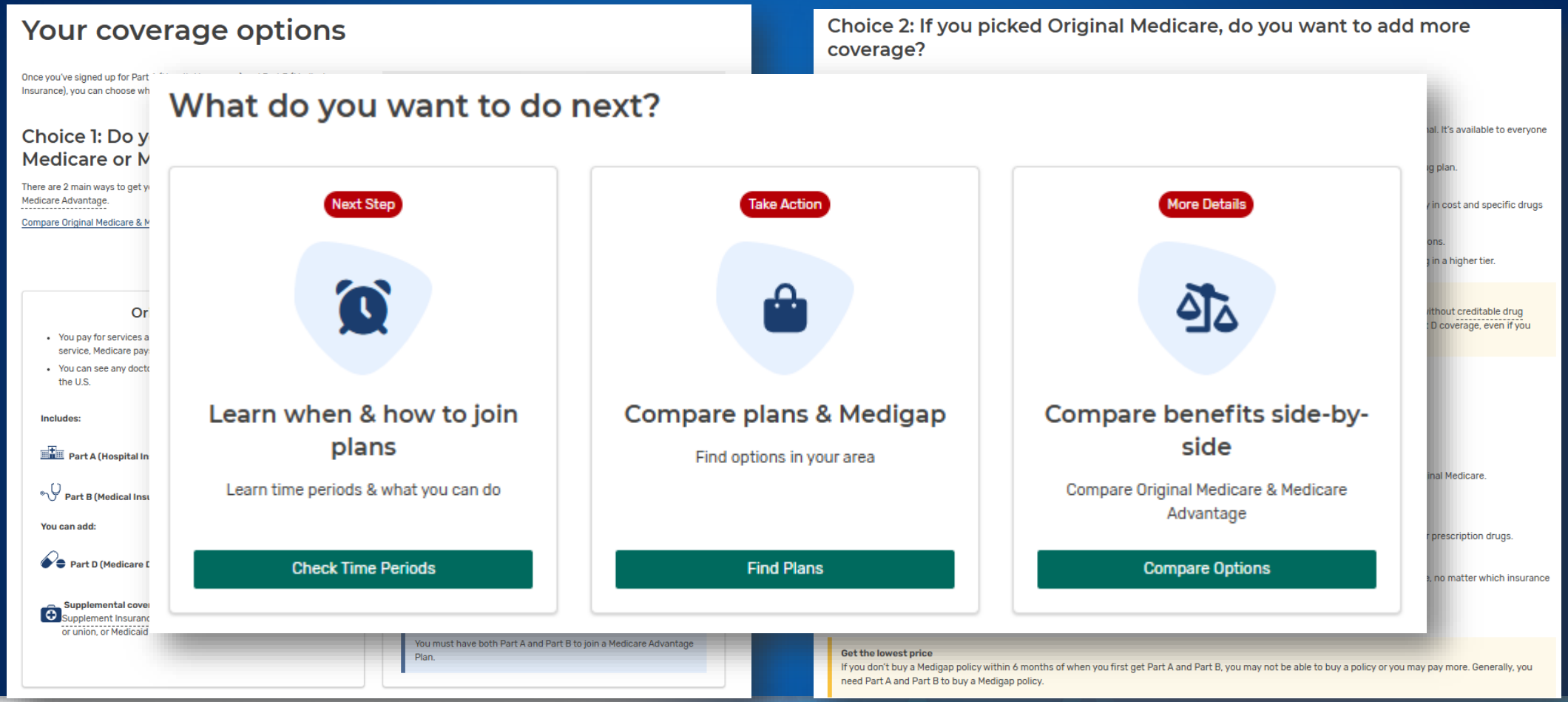
https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/your-coverage-options

Your Coverage Options



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Compare Plans

- Create account or log in
- Show current selections
- Enter medications and pharmacy for drug plan costs for next year
- Filter plans by Medicare Star rating
- Compare plans in your area

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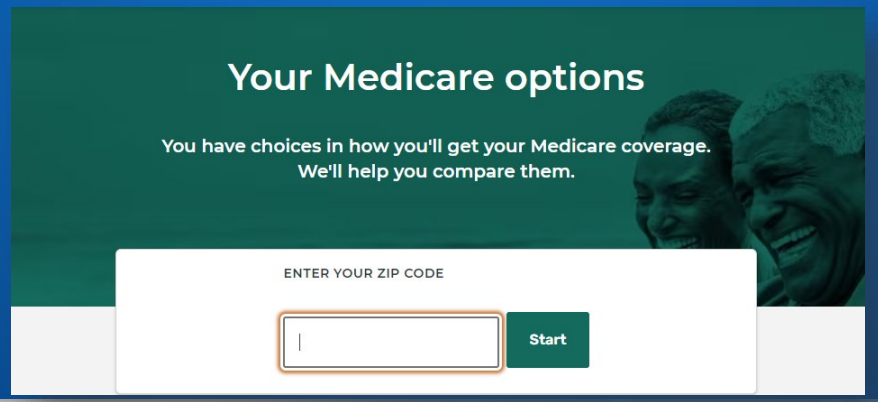
https://www.medicare.gov/plan-compare/

When Can You Change Medicare Plans?

- Medicare Open Enrollment runs from October 15 to December 7.
- Medicare Advantage Open Enrollment allows switching back to Original Medicare from January 1 to March 31.
- See *Compare coverage options* at Medicare.gov for information about next year's plans, premiums, and medication cost estimates



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How Do You Sign Up for Medicaid and Make Changes?

- Texas Medicaid:
  - Go to https://www.YourTexasBenefits.com to Learn about benefit programs, Apply for new benefits, and Manage your account (including changing benefits)
  - Information is available through calling customer service or 2-1-1
- Go to https://www.medicaid.gov/about-us/beneficiary-resources/index.html for where to sign up in other states

Additional Resources

- Medicare & You Handbook: https://www.medicare.gov/publications/10050-medicare-and-you.pdf
- CMS.gov—the US Centers for Medicare & Medicaid Services provides links to Medicare, Medicaid, and other healthcare services
- Healthcare.gov—healthcare marketplace for those not eligible for Medicare or Medicaid
- How to Change Medicare Plans—and Why You Might Want to (NerdWallet)

Medication Affordability

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What Resources Are There for Affordable Medicines?

- Medicare and other federal programs
- State programs
- Pharmaceutical company programs
- Patient assistance programs (PAPs)
- Retail prescription discount programs

Medicare Drug Affordability Changes for 2026

- Out-of-Pocket Cap
  - Annual out-of-pocket costs for Covered Medications are capped at $2,100 (increased from $2,000 in 2025)
  - Does not apply to medications that insurance has removed from their Formulary or denies coverage through a Prior Authorization
- Medicare Prescription Payment Plan for Part D plans
  - Payments >$600 may be spread over the year as monthly payments
  - Enroll at the pharmacy starting in 2026
  - Continues if you enrolled in 2025 and didn't change plans for 2026

Medicare Extra Help Program

- The Extra Help Program assists with medication costs.
  - Learn more, including how to apply, at https://www.ssa.gov/pubs/EN-05-10508.pdf.
- State agencies can help with other Medicare costs.
  - These Medicare Savings Programs can help with Part A & B costs.
  - When you apply for Extra Help, you also can start the application for state Medicare Savings Programs.
  - Find Texas Medicare Savings Program and the Medicare Help Line at https://www.hhs.texas.gov/services/health/medicare
  - Search for plans and services in other states

Resources for People Who Are Uninsured

- Affordable Care Act Marketplace: https://healthcare.gov
- A few states (not Texas) still offer high-risk pools for uninsured
- Low-income individuals can qualify for Medicaid or use Federally Qualified Health Centers (FQHC)
  - Find a Health Center: https://findahealthcenter.hrsa.gov/
  - Health Centers: A Guide for Patients: https://bphc.hrsa.gov/sites/default/files/bphc/about/health-center-handout.pdf or https://bphc.hrsa.gov/sites/default/files/bphc/about/folleto-centro-de-salud.pdf (Spanish)

Resources for People Who Are Uninsured (continued)

- If you're uninsured or self-pay (not planning to use your insurance), healthcare providers and facilities must provide a good faith estimate before the patient receives care to help them plan ahead.
  - The "No Surprises Act" protects patients from unexpected medical expenses—learn more at https://www.cms.gov/medical-bill-rights
- Coupons and vouchers
- Patient Assistance Programs
- Retail drug programs

Pharmaceutical Company Coupons & Vouchers

- Ask your doctor or pharmacist
- Go to the website for the specific medication
  - Eliquis: https://www.eliquis.bmscustomerconnect.com/savings
  - Xarelto: https://www.xarelto-us.com/xarelto-cost/
  - MULTAQ: https://www.multaq.com/savings-and-support/multaq-savings-card-program
- Medicare patients cannot use coupons or vouchers

Pharmaceutical Company Patient Assistance Programs

- Pharmaceutical companies or their foundations provide patient assistance programs.
- These programs provide financial assistance or products to low-income individuals to augment any existing prescription drug coverage.
- Call the program to apply or register online.
  - Provide forms such as tax documents
  - Healthcare provider may be required to fill out a form
- Afib or related condition programs include:
  - Johnson & Johnson: https://www.myjanssencarepath.com/patient-assistance
  - Sanofi: https://www.sanofipatientconnection.com/
  - Novo Nordisk: https://www.novocare.com/diabetes/help-with-costs/pap.html

Patient Assistance Foundations

- Patient assistance foundations provide help with medications and other health and medical needs, though the services and diseases covered vary by the support they receive.
- Foundations with previous atrial fibrillation or arrhythmia disease funds, or that are currently assembling them, include:
  - Patient Advocate Foundation: https://www.patientadvocate.org/
  - PAN Foundation: https://www.panfoundation.org/
  - Healthwell Foundation: https://www.healthwellfoundation.org/

Retail Prescription Discount Programs

- Texas Drug Card: https://texasdrugcard.com/
- Good RX: https://www.goodrx.com/
- SingleCare RX Discount Card: https://www.singlecare.com/
- AARP Discount Card: https://www.aarp.org/membership/benefits/health/rx-discounts-optumrx/
- Mark Cuban Cost Plus Drug Company: https://costplusdrugs.com/
- Amazon Pharmacy: https://pharmacy.amazon.com/
- Costco Member Prescription Program: https://www.costco.com/cmpp
- Walgreens Prescription Savings Club: https://www.walgreens.com/psc/prescription-savings-club
- CVS Extra Care: https://www.cvs.com/extracare
- EasyDrugCard: https://easydrugcard.com/
- WellRx: https://www.wellrx.com/
- Blink Health: https://www.blinkhealth.com/
- Optum Perks: https://perks.optum.com/
- Rx Saver: https://www.rxsaver.com/
- Buzz Rx: https://www.buzzrx.com/

Additional Resources

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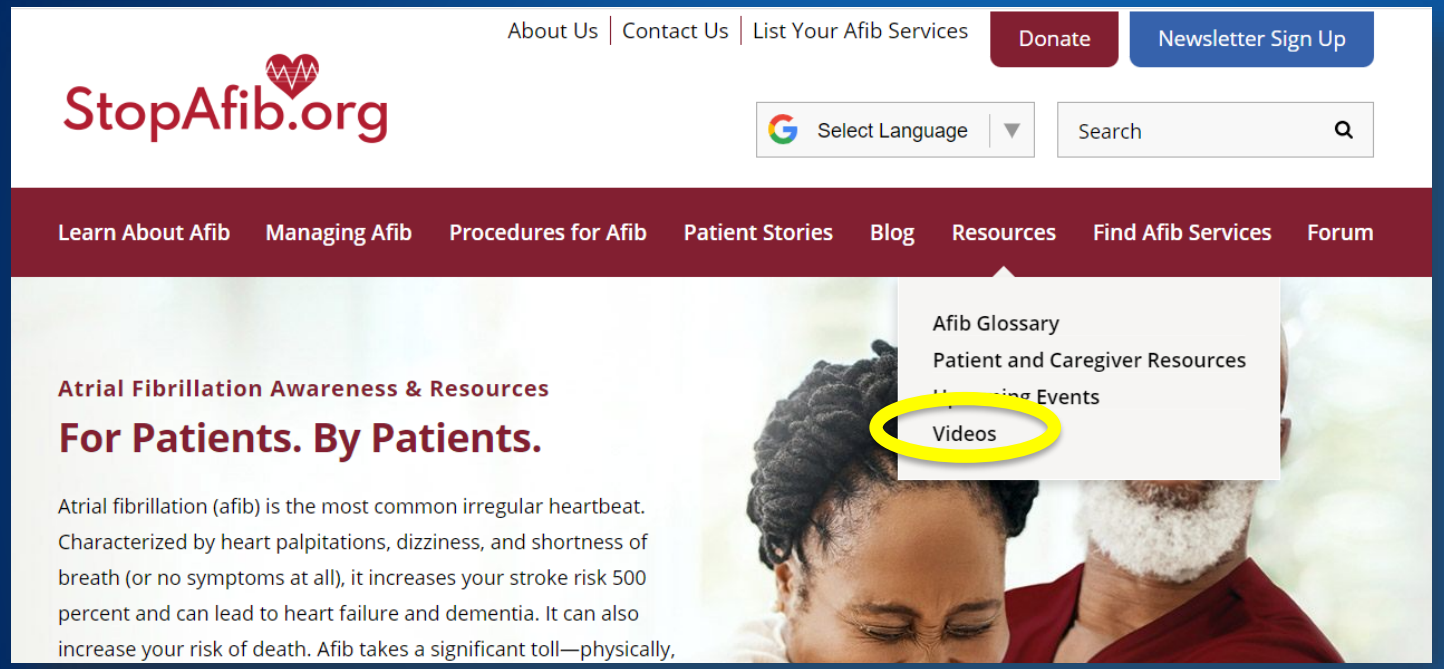
Resources About Treatment and Coverage

- How to see a doctor without having health insurance
  - https://health.usnews.com/health-care/health-insurance/articles/tips-for-navigating-medical-care-without-health-insurance
- Options if insurance does not cover a service you need
  - https://www.verywellhealth.com/if-health-insurance-doesnt-cover-a-test-3901525
- How to find and use financial assistance programs
  - https://www.goodrx.com/insurance/health-insurance/medical-financial-assistance-programs
- How to get the right treatment: 6 top tips from a doctor
  - https://www.doctify.com/en-ae/blog/posts/how-to-get-the-right-treatment

StopAfib.org Video Library



Access the signup page by visiting https://getinrhythm.com/stopafiblibrary/

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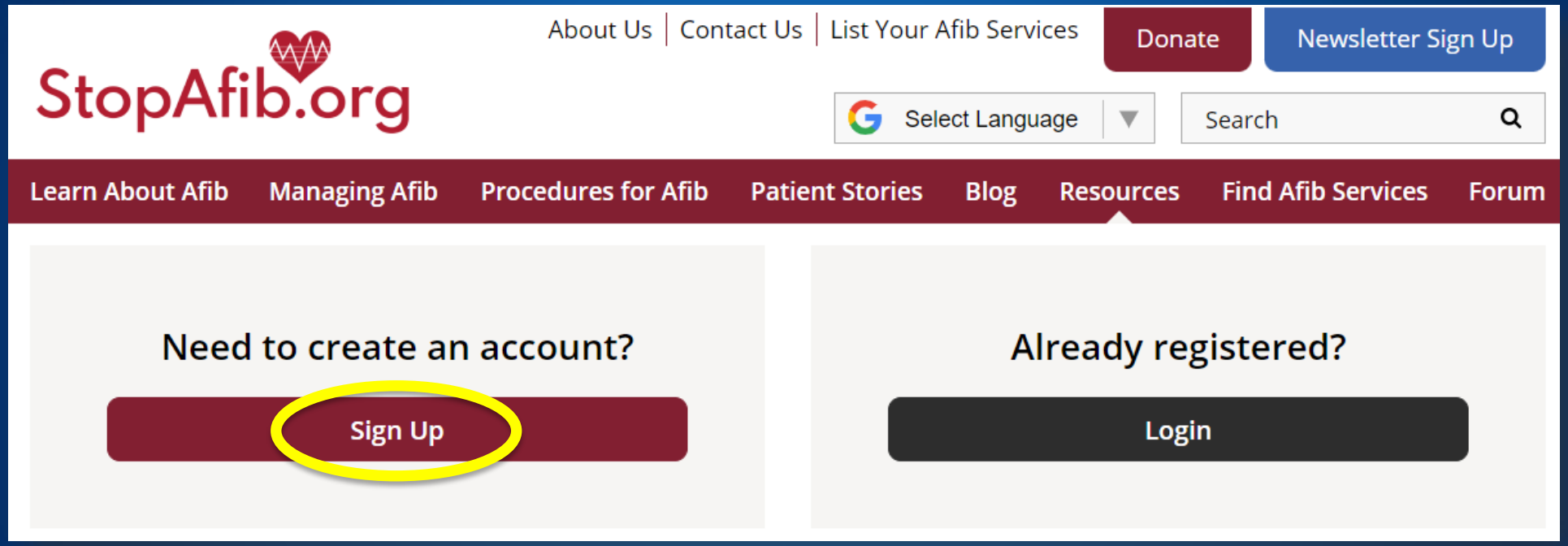
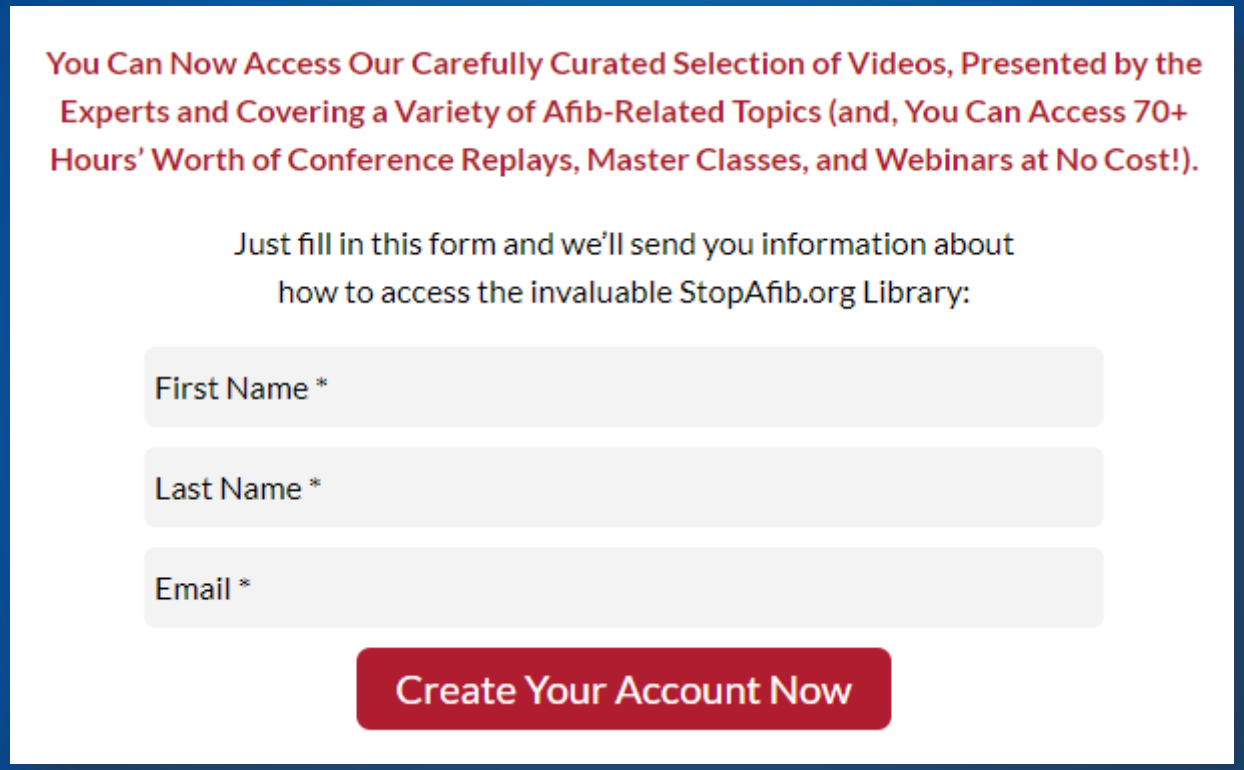
How to Sign Up for the Library



Go to https://www.stopafib.org/afib-resources/videos/

Sign Up for the Library



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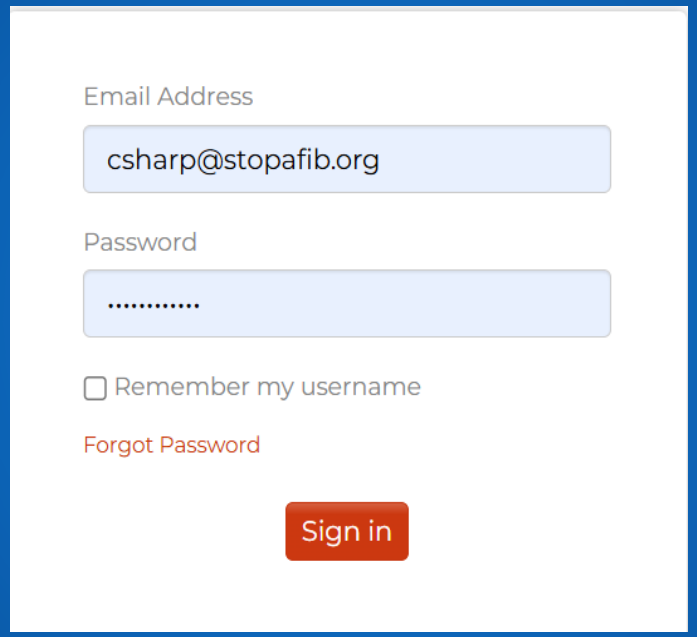
How to Create Your Library Account

- When you receive the Thank You page (or the Thank You email that says “Create Your StopAfib.org Library Account” or “Register”), click on the link to create your library account.
- Enter your first name, last name, email address, and an account password (twice), and then click “Complete my registration”.
- When you receive the “Your information has been submitted successfully” message, click the “Click here to proceed” link to be redirected to the StopAfib.org Library home page.

Sign Into the Library



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Webinar: Expert Advice to Get the Right Treatment

Create library account at
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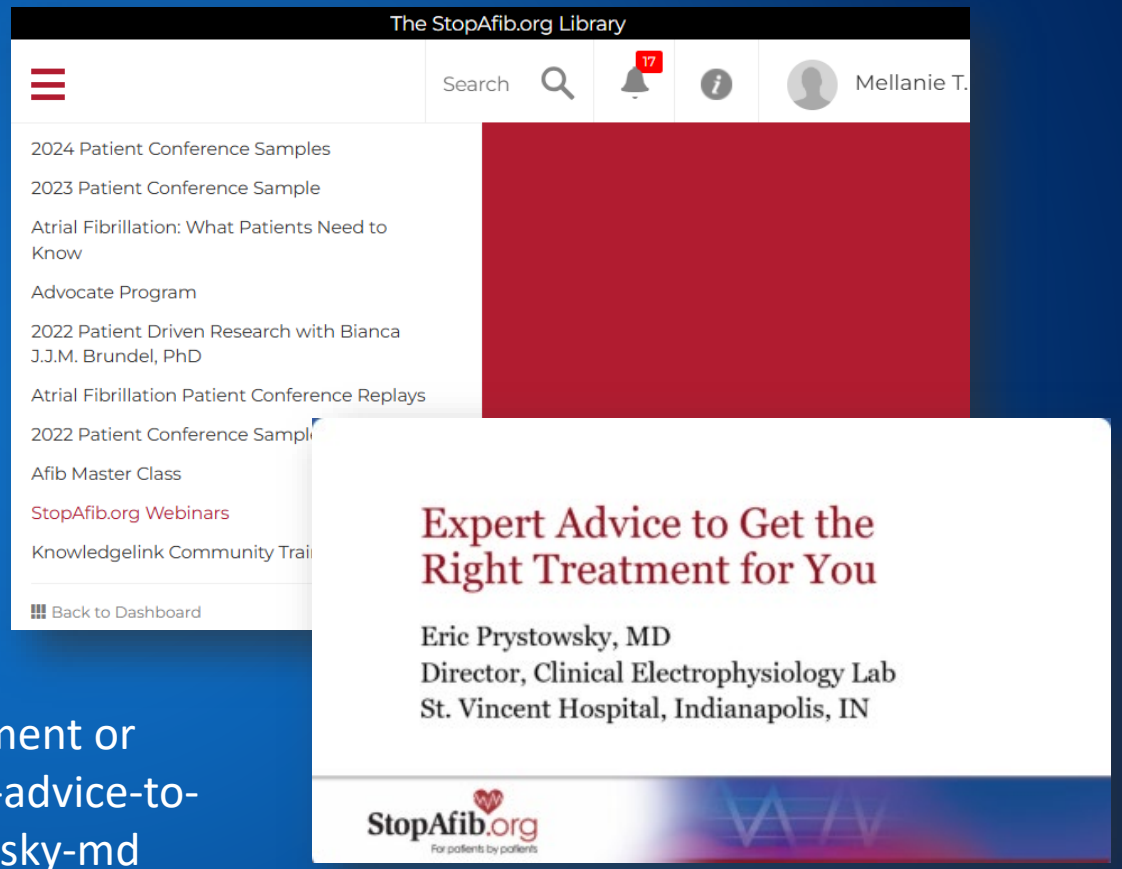

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StopAfib.org Webinars > Webinar: Get the Right Treatment or
https://stopafib.knowledgelink.tv/course/webinar-expert-advice-to-get-the-right-treatment-for-you-featuring-eric-prystowsky-md

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Conference: Getting the Best Care Panel

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Atrial Fibrillation Conference Replays > 2019 Afib Patient Conference > Day 1 Session 4: Panel: Getting the Best Care or
https://stopafib.knowledgelink.tv/course/day-1-session-4-panel-discussion-getting-the-best-care

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