

Medicare, Medicaid, and Affordability Options 2027

Objectives

- Navigating Medicare and Medicaid
- Medication Affordability
- Additional Resources

Navigating Medicare and Medicaid

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

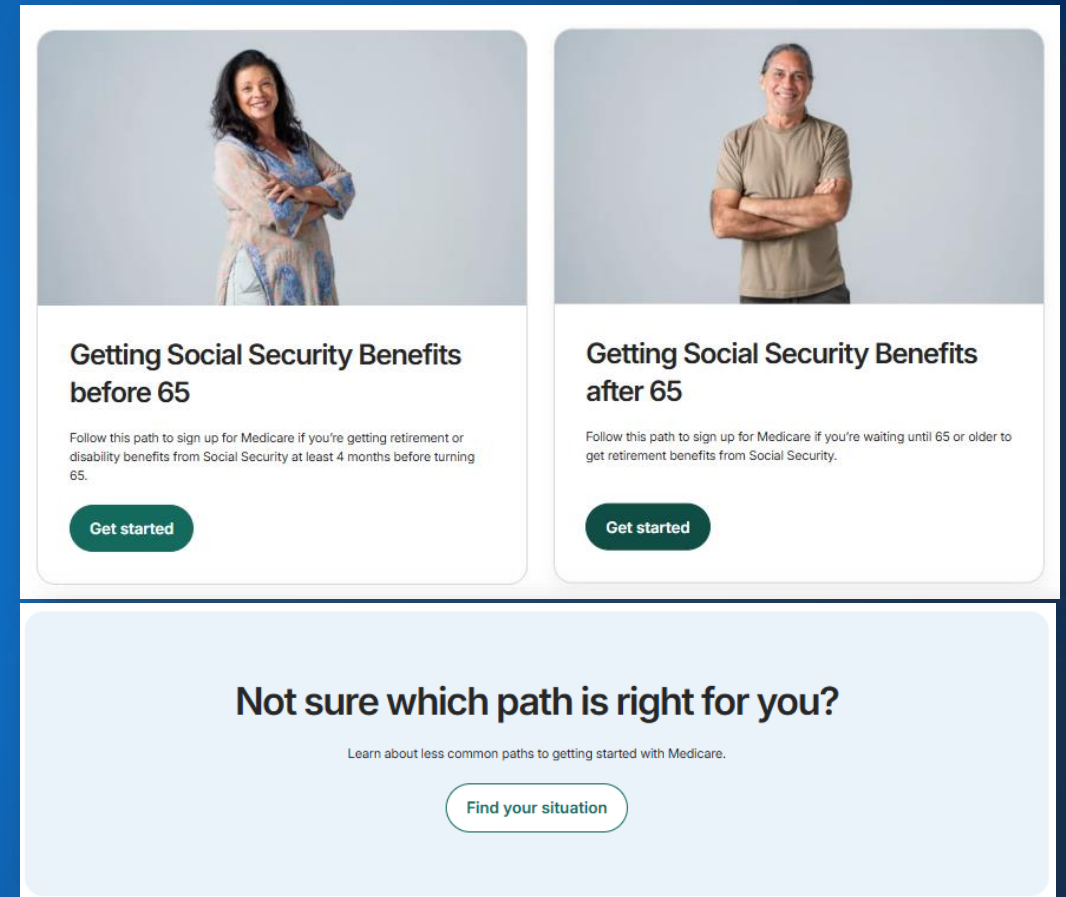
- Parts A and B; may add Part D and Medigap
- Can see providers nationwide who accept Medicare
- Costs depend on services and supplemental coverage

Medicare Advantage (Part C)

- Private plans covering Part A and Part B; most include Part D
- May offer dental, vision, or hearing benefits
- Check provider networks and prior authorization rules
- Projected average 2027 premium: \$12/month (national average)

How Do You Sign Up for Medicare?

- Go to www.Medicare.gov and click on *Get Started with Medicare*.
- Select *Getting Social Security Benefits before 65*, *Getting Social Security Benefits after 65*, or *Not sure which path is right for you*.
- Follow the steps listed to learn more and sign up.



The screenshot displays the Medicare sign-up interface. It features two main options for users to click on: 'Getting Social Security Benefits before 65' and 'Getting Social Security Benefits after 65'. Each option includes a photo of a person, a brief description of the path, and a green 'Get started' button. Below these options is a section titled 'Not sure which path is right for you?' with a link to 'Find your situation'.

Getting Social Security Benefits before 65

Follow this path to sign up for Medicare if you're getting retirement or disability benefits from Social Security at least 4 months before turning 65.

Getting Social Security Benefits after 65

Follow this path to sign up for Medicare if you're waiting until 65 or older to get retirement benefits from Social Security.

Not sure which path is right for you?

Learn about less common paths to getting started with Medicare.

[Find your situation](#)

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.](#)

Get Started With Medicare

What's the difference between Original Medicare & Medicare Advantage?

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.

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 Medicare coverage: Original Medicare or Medicare Advantage.

[Compare Original Medicare and Medicare Advantage](#)

- You pay for services, Medicare pays for the service.
- You can see any doctor who accepts Medicare in the U.S.

Includes:

 Part A (Hospital Insurance)

 Part B (Medical Insurance)

You can add:

 Part D (Medicare Drug Coverage)

 Supplemental Insurance (Medigap) or union, or Medicaid

Get Started
With Medicare

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.

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What do you want to do next?

Next step



Learn when & how to join plans

Learn time periods and what you can do

[Check time periods](#)

Take action



Compare plans & Medigap

Find options in your area

[Find plans](#)

More details



Compare benefits side-by-side

Compare Original Medicare and Medicare Advantage

[Compare options](#)

Compare Plans

Find the plan that works for you

Review your 2027 plan options now.

 [Find out what you can do during Open Enrollment.](#)



Find Medicare health & drug plans

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Create account

Log in

Don't have a Medicare account?

You'll need to answer a few questions before we show you plans. These questions help us give you better cost estimates, but won't change which plans you see.

Choose the year you need coverage and enter your ZIP code:

COVERAGE FOR

☒ 2027 ☐ 2026

What's your ZIP code?

We use your ZIP code to find plans in your area.

00000

Continue

- Log in or create a Medicare.gov account
- Enter your prescriptions
 - Include brand and generic names (Xarelto/rivaroxaban)
- Enter your preferred pharmacies
- Compare estimated TOTAL annual costs, not just premiums
- Check tiers, prior authorization, step therapy, and quantity limits
- Confirm doctors and hospitals if considering Medicare Advantage

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.

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
- For where to sign up in other states, go to <https://www.medicaid.gov/resources-for-states>

Additional Resources

- Medicare & You Handbook:
<https://www.medicare.gov/publications/10050-medicare-and-you.pdf>
- www.CMS.gov—the US Centers for Medicare & Medicaid Services provides links to Medicare, Medicaid, and other healthcare services
- www.Healthcare.gov—healthcare marketplace for those not eligible for Medicare or Medicaid

Medication Affordability

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 2027

2027 Part D costs

- Standard deductible: \$700 (up from \$615 in 2026)
- Out-of-pocket threshold for covered Part D drugs: \$2,400 (up from \$2,100)
- Average stand-alone Part D premium projected at about \$36/month
- Temporary Part D Premium Stabilization Demonstration ends

Continuing protections

- Covered insulin: monthly cost sharing limited to the lowest applicable amount (\$35 or 25% of relevant price)
- Recommended adult vaccines covered under Part D: \$0 cost sharing
- Medicare Prescription Payment Plan spreads eligible costs over the year; it does not lower total costs

Medicare Prescription Payment Plan

- Continues in 2027 for covered Part D Medications
- Spreads eligible out-of-pocket prescription costs into monthly payments
- Does not reduce total medication cost
- Contact your Part D plan to enroll
- Participation may renew automatically if you keep the same plan

GLP-1 Coverage and Affordability in 2027

- Check whether the prescribed GLP-1 is covered under your Part D plan and for which conditions.
- The Medicare GLP-1 Bridge Program may offer eligible patients certain medications for \$50/month.
- Some people with Part D-covered conditions, including diabetes or sleep apnea, may not qualify for the Bridge Program.
- Compare annual Part D costs with manufacturer self-pay options, such as [NovoCare](#) and [LillyDirect](#).

Additional Medication Access Considerations

- If you take Xarelto, search for both Xarelto and generic rivaroxaban when comparing plans.
- Check total annual costs, preferred pharmacies, and coverage restrictions for every medication.
- Patients using international mail-order pharmacies may face shipping or customs disruptions.
- Check coverage and legal, reliable alternatives before running low on medication.
- Ask about Extra Help, Medicare Savings Programs, and nonprofit assistance when eligible.

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/coverage-and-savings/financial-support>
- 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/>
 - Healthwell Foundation: <https://www.healthwellfoundation.org/>

Retail Prescription Discount Programs

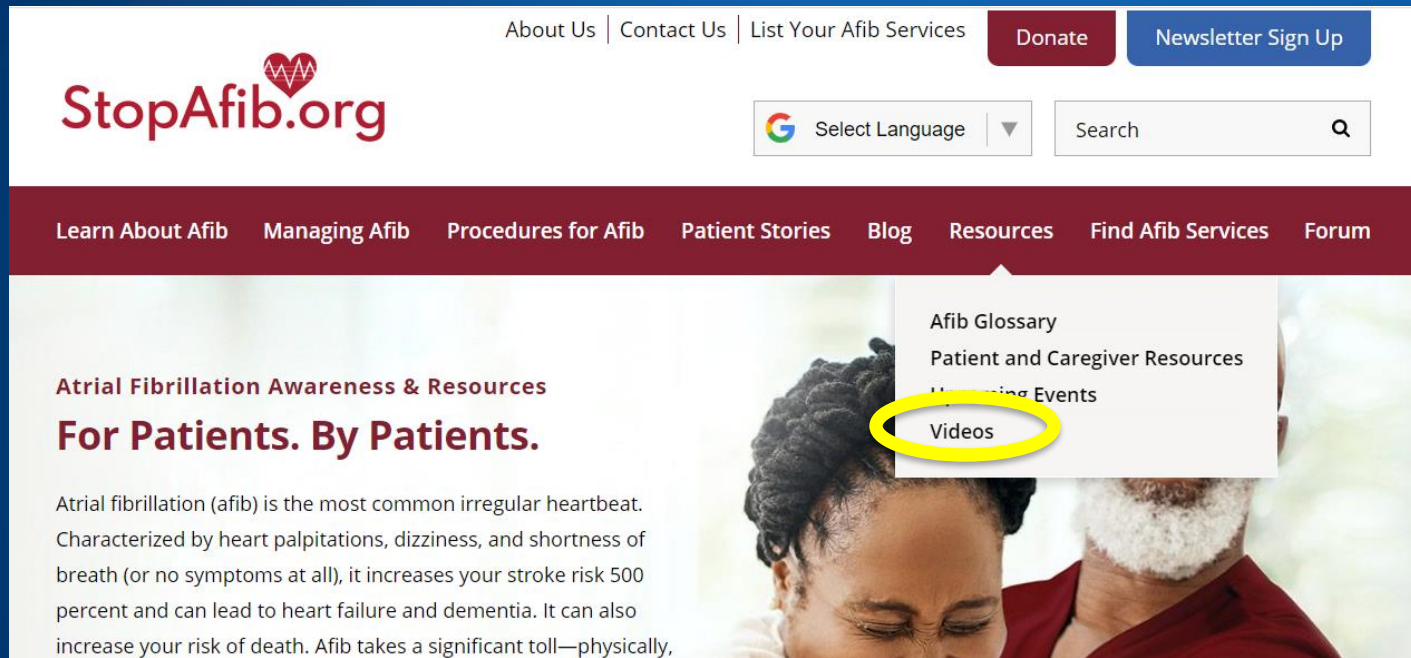
- Texas Drug Card: <https://texasdrugcard.com/>
- Good RX: <https://www.goodrx.com/>
- SingleCare RX Discount Card: <https://www.singlecare.com/>
- AARP Discount Card: <https://www.aarp.org/membership/benefits/health/rx-discounts-optumrx/>
- Mark Cuban Cost Plus Drug Company: <https://costplusdrugs.com/>
- 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

Resources About Treatment and Coverage

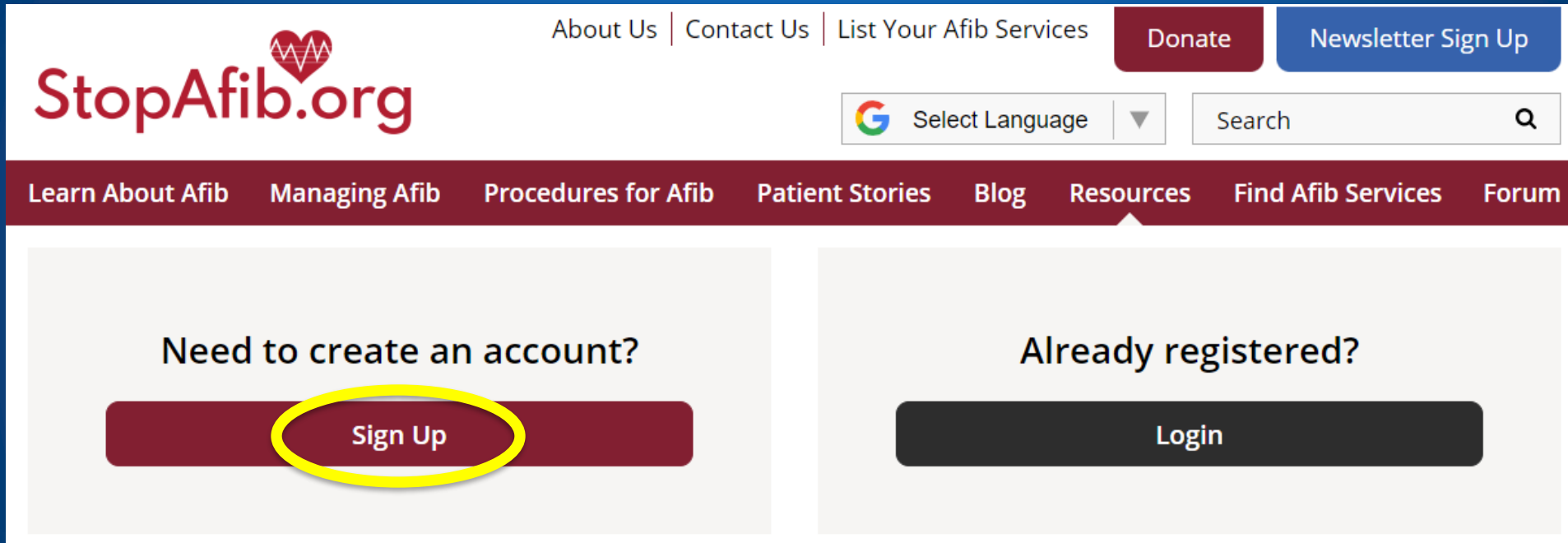
- How to see a doctor without having health insurance
 - <https://health.usnews.com/health-care/health-insurance/articles/tips-for-navigating-medical-care-without-health-insurance>
- Options if insurance does not cover a service you need
 - <https://www.verywellhealth.com/if-health-insurance-doesnt-cover-a-test-3901525>
- 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://www.stopafib.org/afib-resources/videos/>

How to Sign Up for the Library



The screenshot shows the StopAfib.org website. At the top, there is a navigation bar with links: About Us, Contact Us, List Your Afib Services, Donate, and Newsletter Sign Up. Below this is a search bar and a language selection dropdown. A secondary navigation bar contains links: Learn About Afib, Managing Afib, Procedures for Afib, Patient Stories, Blog, Resources, Find Afib Services, and Forum. The main content area has two columns. The left column is titled 'Need to create an account?' and features a maroon button labeled 'Sign Up', which is circled in yellow. The right column is titled 'Already registered?' and features a dark grey button labeled 'Login'.

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

Sign Up for the Library

You Can Now Access Our Carefully Curated Selection of Videos, Presented by the Experts and Covering a Variety of Afib-Related Topics (and, You Can Access 70+ Hours' Worth of Conference Replays, Master Classes, and Webinars at No Cost!).

Just fill in this form and we'll send you information about
how to access the invaluable StopAfib.org Library:

Create Your Account Now

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.
- Note: It may take a minute or two for these multiple systems to get connected to each other.

Sign Into the Library

Email Address

csharp@stopafib.org

Password

.....

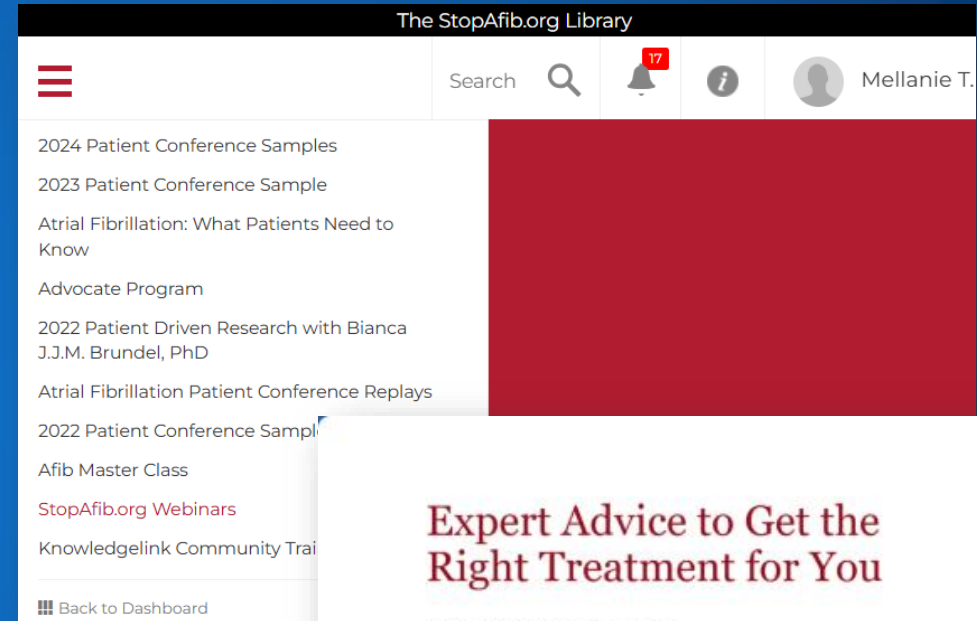
☐ Remember my username

[Forgot Password](#)

Sign in

Webinar: Expert Advice to Get the Right Treatment

Create library account at
<https://getinrhythm.com/stopafiblibrary/>



Expert Advice to Get the Right Treatment for You

Eric Prystowsky, MD
Director, Clinical Electrophysiology Lab
St. Vincent Hospital, Indianapolis, IN



Conference: Getting the Best Care Panel

Create library account at
<https://getinrhythm.com/stopafiblibrary/>



StopAfib.org Video Library

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>

Review Your 2027 Medicare Coverage

- Open Enrollment: October 15-December 7, 2026
- Enter every medication, dose, and preferred pharmacy
- Check both brand and generic medication names
- Compare estimated annual cost, not just premiums
- For Medicare Advantage, confirm providers and plan availability
- Visit www.Medicare.gov/plan-compare before December 7

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