



9 THINGS TO KNOW ABOUT YOUR NEW MEDICARE CARD

Sometimes, people with disabilities automatically qualify for Medicare for a variety of reasons. Perhaps a Parent retired, and you qualify under their 'work credits'. Or it's been two years since you were found eligible for SSDI benefits. Below are key points to know, about next steps.

1) If someone qualifies for both Medicare and Medicaid, they have been found to be 'Dually Eligible'. This means that Medicare will act as primary payer for Healthcare, and Medicaid will cover gaps such as co-payments and deductibles for in-state Providers.

6) The Centers for Medicare and Medicaid Services (CMS) will automatically enroll a 'dually eligible' recipient into a Part D prescription plan. The PDP card will be mailed to the recipient.

2) Medicare has 4 components: Part A Covers Hospital and Skilled Nursing care, Part B covers Outpatient care and Durable Medical Equipment, and Part D covers Prescriptions Drugs. Medicare Part C (or Medicare Advantage), bundles these three components into one plan

7) Some categories of Medicaid will not work with Medicare, such as 'Modified Adjusted Gross Income' based Medicaid (Granite Advantage). It is best to ensure current Medicaid category is 'State Supplement Program' (APTD/ANB/OAA).

3) The monthly cost for the Medicare Part B for 2026 is \$202.90. Applications can be submitted to DHHS for assistance with this payment, through the Medicare Savings Program. The monthly income required to qualify must be below 120% of the Federal Poverty Guideline, if you are 'dually eligible' (Qualified Medicare Beneficiaries/Specified Low-Income Medicare Beneficiaries {QMB/SLMBY}).

8) Medicare does not pay for 'Long Term Care'. Eligibility for Waivered Services is required, for payments for services such as Community Participation Services or Residential Services.

4) Applicants above 120% of the Federal Poverty Guideline, but below 135%; much choose between keeping their Medicaid open, or help with the cost of Medicare premiums. (SLMBY 135 program).

9) Every County has an 'Aging and Disability Resource Center'; that are staffed with trained Medicare Counselors. They offer monthly 'New to Medicare' trainings, and are a great resource. They can be reached at 1-866-634-9412

5) Social Security will mail an application for the 'Extra Help' program, which offers assistance to pay for Medicare Part D costs. They may opt to automatically enroll you. This program allows a recipient to change their Part D or C plan up to four times per year.

