

At-a-Glance Guide to Medicare

for People in Wisconsin who are Incarcerated

Overview: Medicare coverage during incarceration

- If you have Medicare while incarcerated, you need to pay monthly premiums to avoid **late enrollment penalties**.
- Medicaid will not help pay for your Medicare premiums while you're incarcerated.
- Medicare generally will not pay for your medical care while you're incarcerated.
- You can wait to get Medicare until after you're released to save money.

If you started Medicare before becoming incarcerated

What you should know

- Most people have their monthly Medicare premiums deducted from their Social Security check, but Social Security checks stop while you're incarcerated.
- If you stop paying your Medicare premiums, your Medicare will be canceled, and you may need to pay **late enrollment penalties** later.
- You can cancel your Medicare to avoid paying premiums and **late enrollment penalties**.

What you should do

- Update your mailing address with Social Security.
- Call Social Security to either:
 - Set up paying for your Medicare premiums directly.
 - Cancel your Medicare.

If you turn 65 while incarcerated

What you should know

- The time around your 65th birthday is your first chance to get Medicare.
- You'll have another chance to enroll in Medicare when you're released.

What you should do

- If you want to start Medicare, call Social Security. You can enroll up to three months before and three months after your 65th birthday month.
- If you want to wait until after you're released to start Medicare, you don't need to do anything.

Understanding the parts of Medicare



Part A

(Hospital insurance)

- Hospital inpatient stays
- Skilled nursing facilities
- Hospice
- Home health care

“Original Medicare”

Part B

(Medical insurance)

- Outpatient care
- Doctor services
- Physical and occupational therapy
- Mental health services
- Preventive care



Part D

(Drug coverage)

- Prescription drugs
- Shots and vaccines

Part C

(Medicare Advantage)

A Medicare-approved health plan from a private company, instead of Original Medicare with the government. Medicare Advantage plans have provider networks, usually include drug coverage, and can offer extra benefits that aren't covered by Original Medicare (like dental and vision).



If you get Medicare due to disability while incarcerated

What you should know

- People who get Social Security disability benefits (SSDI) get automatically enrolled in Medicare 24 months after their payments begin.
- You can opt out to avoid paying premiums while you're incarcerated. You'll have another chance to enroll in Medicare when you're released.

What you should do

- Update your mailing address with Social Security so you get your Medicare paperwork.
- If you want to wait to start Medicare, follow the instructions you get in the mail.



How to get Medicare after you're released

1. Within 12 months after you're released, enroll in Original Medicare by calling Social Security. Your Medicare can start the first day of the following month or be backdated to your release date (up to six months ago).
2. Within two months after Part B starts, enroll in drug coverage through a Part D drug plan or a Medicare Advantage health plan (also called Part C).
 - If you're 65 or older, you could also (or alternatively) get SeniorCare.
 - If you don't get drug coverage right away, you may need to pay late enrollment penalties later.
3. Within six months after Part B starts, apply for a Medicare Supplement policy to help pay Part A and Part B costs.
 - This is optional.
 - You can't get (and don't need) a Medicare Supplement policy if you have a Medicare Advantage health plan or Medicaid.

Where to get help

- Medicare: 1-800-633-4227 (TTY 1-877-486-2048); www.medicare.gov
- Social Security: 1-800-772-1213 (TTY 1-800-325-0778); www.ssa.gov
- State Health Insurance Assistance Program (SHIP): Medigap Helpline at 1-800-242-1060, www.dhs.wisconsin.gov/medicare-help
- Aging and disability resource centers (ADRCs): 1-844-947-2372
- SeniorCare drug coverage: 1-800-657-2038; www.dhs.wisconsin.gov/seniorcare

Check if you can get help paying for Medicare

- Medicaid: www.dhs.wisconsin.gov/forwardhealth/apply.htm
- Extra Help with drug costs (you get this automatically if you have Medicaid): Call Social Security or go to www.ssa.gov/medicare/part-d-extra-help



**WISCONSIN DEPARTMENT
of HEALTH SERVICES**
P-03179B (04/2025)



SHIP
State Health Insurance
Assistance Program

Navigating Medicare

This project was supported by the Wisconsin Department of Health Services with financial assistance, in whole or in part, by grant number 905APG0091, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C., 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.