



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

June, 2026

Q: My neighbor has Medicaid. She is about to turn 65. Does she have to sign up for Medicare and Part D drug coverage, or can she just use her Medicaid instead?

A: PathWays Medicaid members must apply for Medicare in order to have prescription drug coverage once they are age 65.

PathWays Medicaid is a specialized, managed-care Medicaid program tailored for specific populations.

In Indiana, PathWays is a managed-care program specifically for residents aged 60 and older who qualify for Medicaid. In addition, the program is designed to help older adults receive nursing-level care and medical support, if needed, while remaining in

their homes or communities, rather than being forced into traditional nursing facilities.

Three months before PathWays Medicaid members turn age 65, they must contact SSA (Social Security Administration) to apply for Medicare to start the month they turn age 65. FSSA (Family and Social Services Administration) will pay their Medicare premiums starting with the month they turn 65.

Medicare will automatically enroll them in Medicare Part D Extra Help benefits to lower their Medicare drug costs and will enroll them in a temporary Medicare Part D Drug Plan. PathWays Medicaid members would have NO prescription drug coverage once they turn age 65 if they don't enroll in Medicare to start at age 65.

By the next month, FSSA will enroll them in a PathWays Medicare Advantage Plan with the same insurance company that handles their PathWays Medicaid benefits. Once that happens, PathWays Medicaid/Medicare members will receive their prescription drug coverage through their PathWays Medicare Advantage Plan.

If you have questions about Medicare Part D Drug Coverage or any other questions related to Medicare, call SHIP at (800) 452-4800 or find us online at www.medicare.in.gov. You can also find SHIP on Facebook, Instagram, X, LinkedIn, and YouTube.