

Navigating Medicare with COPD

A Quick Reference Guide to Key Medicare Terms & Coverage

Managing COPD takes planning, and so does understanding your health coverage. Medicare helps cover many of the treatments, medications, and equipment you need. Use this quick guide to learn key Medicare terms so you can make informed choices about your care.



The Four Parts of Medicare

Part A

Hospital Insurance

Helps cover inpatient hospital stays, short-term care in a skilled nursing facility, hospice care, and some home health services.¹

Medicare Part A covers emergency hospital admissions or emergency stays during severe COPD flare-ups.

Part B

Medical Insurance

Helps cover “medically necessary” services like doctor visits, outpatient care, medical supplies, and preventive services.¹

Medicare Part B helps cover pulmonary rehabilitation programs and durable medical equipment (DME) like home oxygen concentrators and nebulizers (and the medication used in nebulizers).²

Part C

Medicare Advantage Plans

An “all-in-one” bundled plan offered by private insurance companies approved by Medicare.

Combines Parts A, B, and D.¹

Part D

Prescription Drug Coverage

Optional coverage provided by private insurers to help cover the cost for prescription medications.¹

\$2,400 Cap: Yearly out-of-pocket costs for Medicare Part D are capped at \$2,400. This is vital for covering daily maintenance inhalers, biologics, steroids, and antibiotics.²

Medigap (Medicare Supplement Insurance)

Extra insurance sold by private companies to help pay remaining out-of-pocket costs (deductibles, copays, coinsurance) for Original Medicare (Parts A & B).¹

Cost Terms You Need to Know

Premium

The amount you pay each month to have Medicare insurance coverage, whether you use it or not.¹

Deductible

The amount you must pay out-of-pocket for covered health services before your insurance begins to pay.¹

For example, if your deductible is \$500 and you have a medical bill for \$1,000, you will need to pay \$500 before your insurance will pay any of the costs.

Copayment (Copay)

A fixed dollar amount (e.g., \$15 or \$45) you pay for a doctor visit, therapy, or prescription medication.¹

Coinsurance

Your percentage share of the costs of a health care service.¹

For example: If you have a 20% coinsurance and have a medical procedure performed that costs \$1,000, after your deductible is met, your insurance plan would cover \$800, and you would be responsible for \$200.

Formulary & Drug Tiers

A formulary is your drug plan's list of covered medications. Drugs are categorized into tiers (Tier 1 generic through Tier 4/5 specialty). Inhalers and biologic therapies are often placed in higher tiers with higher out-of-pocket costs.¹



Out-of-Pocket Maximum (MOOP)

The most you have to pay for covered services in a plan year. Once you reach this limit, your plan pays 100% of covered services. *(Note: Original Medicare does not have an out-of-pocket maximum, but Medicare Advantage plans do.)*



Enrollment Periods

Initial Enrollment Period (IEP)

A 7-month window around your 65th birthday to sign up for Medicare Part A and B.¹

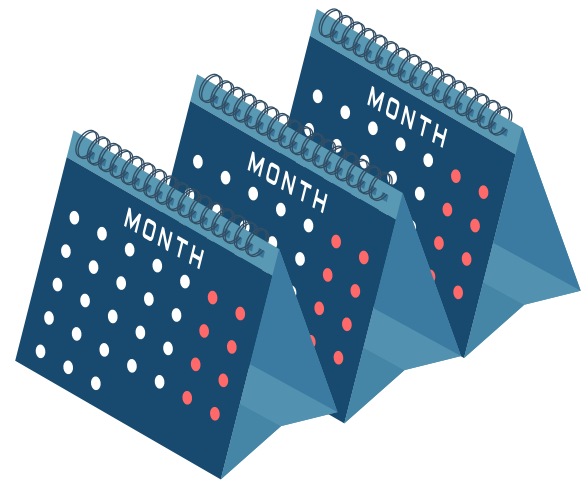
Annual Enrollment Period (AEP)

October 15 – December 7

The annual period when anyone with Medicare can enroll, switch, or drop a Medicare Advantage or Part D plan.¹

Special Enrollment Period

Times outside regular periods when you can sign up due to specific life events (moving, losing employer coverage, qualifying for extra help).¹



Need Assistance Navigating Your Medicare Coverage?
Visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227)

My Lung Meds

References

1. Centers for Medicare & Medicaid Services. Medicare & You. US Dept of Health and Human Services; 2026. CMS publication 10050. Accessed July 24, 2026. <https://www.medicare.gov/publications/search/item/112371>.
2. Centers for Medicare & Medicaid Services. Pulmonary rehabilitation programs. Medicare.gov. Accessed July 24, 2026. <https://www.medicare.gov/coverage/pulmonary-rehabilitation-programs>.