

Important Things to Know about Medicare: Chapter One--Who Is Eligible for Medicare, and Do I Have To Sign Up for It?¹

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Important things to know about Medicare is a series of 10 publications that will cover the most common Medicare concerns. The series will provide general information about Medicare, including the four major plans, supplemental policies, interactions with different types of insurance, and assistance programs. This section explains Medicare eligibility and enrollment policies.

Medicare is health insurance for people in the U.S. who:

- (1) are aged 65 or above OR
- (2) have certain disabilities.

If you are under age 65 and entitled to Social Security or Railroad Retirement disability cash benefits for at least two years, you are also eligible for Medicare. People who have end-stage renal disease or Lou Gehrig's disease may also be eligible for Medicare. Some other non-covered persons with certain disabilities can elect to pay a premium to obtain Medicare coverage (Klees, Wolfe, and Curtis 2011). If you have questions about your eligibility for Medicare, use the eligibility tool found at the Medicare website (www.Medicare.gov/MedicareEligibility/home.asp).

- If you are currently receiving retirement benefits from Social Security or the Railroad Retirement Board, you

will automatically be enrolled in Medicare Part A and Part B the first day of the month you turn 65 years old.

- If you are under the age of 65, you will automatically be enrolled in Medicare Part A and Part B 24 months after you begin receiving retirement benefits from Social Security or the Railroad Retirement Board.
- If you have Lou Gehrig's disease, you will be automatically enrolled when your disability benefits begin.

A few months before you are automatically enrolled, you will receive your Medicare card in the mail. If you do not want to receive Medicare Part B, you need to send the card back. If you keep the card, you are accepting Medicare Part A and Part B (Klees, Wolfe, and Curtis 2011).

- If you are approaching 65 years of age but are not receiving Social Security retirement benefits or Railroad Retirement Board benefits, you will need to sign up for Medicare Part A and Part B.
- If you have end-stage-renal disease, you will need to sign up for Medicare Part A and Part B.

The open enrollment periods for each Medicare part are discussed in the next publication. Contact the Social Security Administration for more information and to sign up for Medicare benefits (Centers for Medicare and Medicaid Services [CMS] 2013).

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When you initially become eligible for Medicare, it is critical to complete your **Initial Enrollment Questionnaire**, which can be found online at the Medicare website or by calling your Medicare Coordination of Benefits Contractor. If you have insurance (perhaps through your employer or a family member's employer), this is when you must notify Medicare of your additional coverage (CMS 2011).

References

Centers for Medicare and Medicaid Services. 2011. *Medicare and Other Health Benefits: Your Guide to Who Pays First* (CMS Product No. 02179). Washington, DC: Government Printing Office.

Centers for Medicare and Medicaid Services. 2013. *Medicare and You: The Official U.S. Government Medicare Handbook* (CMS Product No. 10050-28). Washington, DC: Government Printing Office.

Klees, B. S., C. J. Wolfe, and C. A. Curtis. 2011. Brief Summaries of Medicare and Medicaid. Office of the Actuary, Centers for Medicare and Medicaid Services. Retrieved from: <http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MedicareProgram-RatesStats/downloads/MedicareMedicaidSummaries2011.pdf>