

Am I Eligible?

It is recommended that consumers apply for Medicare three months before their 65th birthday because the enrollment date for Medicare ends three months after the 65th birthday.

Individuals who are 65 or older meet Medicare eligibility requirements if:

- The individual is eligible or receives Social Security Benefits;
- The individual is eligible to receive Railroad Retirement Benefits;
- An individual or spouse worked long enough in a government job that Medicare taxes were paid; or,
- An individual is the dependent parent of a fully insured deceased child.

If you are under 65, you can get Medicare Part A (hospital insurance) without having to pay premiums if you have:

- Received Railroad Retirement Board disability benefits for 24 months.
- End-Stage Renal Disease and you meet certain requirements.

You do not have to pay a premium for Medicare Part A if you meet these specific conditions, but you have to pay the Medicare Part B premium if you want it. Anyone who meets Medicare eligibility requirements for Part A (hospital insurance) can enroll in Medicare Part B (medical insurance) by paying a monthly premium. Any participant who has Medicare hospital insurance (Part A), medical insurance (Part B) or a Medicare Advantage plan (Part C) is eligible for prescription drug coverage (Part D). Joining a Medicare prescription drug plan is voluntary, and a consumer must pay an additional monthly premium for the coverage.

Receiving Medicare eligibility benefits before age 65 is largely associated with the Social Security Administration with regards to disability of the participant, dependency status, and work credits earned. Also some consumers may be eligible for Medicare when they turn 65 but may not be eligible for Social Security benefits.