

Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) are available to the individuals below:

- Age 65 or older
- Disabled
- End-Stage Renal Disease (ESRD)

Medicare Part A (Hospital Insurance)

Most people get Part A for free, but some have to pay a premium for this coverage.

To be eligible for premium-free Part A, an individual must be entitled to receive Medicare based on their own earnings or those of a spouse, parent, or child. To receive premium-free Part A, the worker must have a specified number of quarters of coverage (QCs) and file an application for Social Security or Railroad Retirement Board (RRB) benefits. The exact number of QCs required is dependent on whether the person is filing for Part A on the basis of age, disability, or End Stage Renal Disease (ESRD). QCs are earned through payment of payroll taxes under the Federal Insurance Contributions Act (FICA) during the person's working years. Most individuals pay the full FICA tax so the QCs they earn can be used to meet the requirements for both monthly Social Security benefits and premium-free Part A.

NOTE: Certain Federal, State, and local government employees pay only the Part A portion of the FICA tax. The QCs they earn can be used only to meet the requirements for premium-free Part A; they may not be used to meet the requirements for monthly Social Security benefits.

Premium-Free Medicare Part A Based on Age

To be eligible for premium-free Part A on the basis of age:

- A person must be age 65 or older; and
- Be eligible for monthly Social Security or Railroad Retirement Board (RRB) cash benefits.

An individual who is receiving monthly Social Security or RRB benefits, at least 4 months prior to turning age 65, does not need to file a separate application to become entitled to premium-free Part A. In this case, the individual will get Part A automatically at age 65.

An individual who is not receiving monthly Social Security or RRB benefits must file an application for Medicare by contacting the Social Security Administration.

Part A coverage begins the month the individual turns age 65, provided he or she files an application for Part A (or for Social Security or RRB benefits) within 6 months of the month in which he or she becomes age 65. If the application is filed more than 6 months after turning age 65, Part A coverage will be retroactive for 6 months.

NOTE: For an individual whose 65th birthday is on the first day of the month, Part A coverage begins on the first day of the month preceding their birth month. For example, if an individual's birthday is on December 1, Part A begins on November 1.

Medicare Part A Based on Age for People Who Must Pay a Premium

People who must pay a premium for Part A do not automatically get Medicare when they turn 65. They must:

- File an application to enroll by contacting the Social Security Administration;
- Enroll during a valid enrollment period; and
- Also enroll in or already have Part B.

To keep premium Part A, the person must continue to pay all monthly premiums and stay enrolled in Part B. This means that the person must pay both the premium for Part B and the premium for Part A timely to keep this coverage.

Premium Part A coverage begins the month following the month of enrollment.

Medicare Based on Disability

A person who is entitled to monthly Social Security or Railroad Retirement Board (RRB) benefits on the basis of disability is automatically entitled to Part A after receiving disability benefits for **24 months**. Disabled federal, state and local government employees who are not eligible for monthly Social Security or RRB benefits may get deemed entitlement to disability benefits and automatically entitled to Part A after being disabled for **29 months**.

Special Rule for People with Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's disease)

Individuals whose disability is Amyotrophic Lateral Sclerosis (ALS) are entitled to Part A the first month they are entitled to Social Security or RRB disability cash benefits. There is no waiting period.

Special Rule for People Claiming Child Disability Benefits

SSA rules do not allow for child disability benefits to begin earlier than age 18. Therefore, Part A entitlement based on child disability benefit entitlement can never begin before the month the person attains age 20 (or age 18 if the individual's disability is ALS).

Medicare Based on End-Stage Renal Disease (ESRD)

Individuals are eligible for premium-free Part A if they receive regular dialysis treatments or a kidney transplant, have filed an application for Medicare, and meet one of the following conditions:

- Have worked the required amount of time under Social Security, the Railroad Retirement Board (RRB), or as a government employee; or
- Are getting or are eligible for Social Security or RRB benefits; or
- Are the spouse or dependent child of a person who has worked the required amount of time under Social Security, the RRB, or as a government employee; or are getting Social Security or RRB benefits.

Part A coverage begins:

- The 3rd month after the month in which a regular course of dialysis begins; or
- The first month a regular course of dialysis begins if the individual engages in self-dialysis training; or
- The month of kidney transplant; or
- Two months prior to the month of transplant if the individual was hospitalized during those months in preparation for the transplant

Medicare Part B (Medical Insurance)

Individuals already receiving Social Security or RRB benefits at least 4 months before being eligible for Medicare and residing in the United States (except residents of Puerto Rico) are automatically enrolled in both premium-free Part A and Part B. People who are automatically enrolled have the choice of whether they want to keep or refuse Part B coverage. People living in Puerto Rico who are eligible for automatic enrollment are only enrolled in premium-free Part A; they must actively enroll in Part B to get this coverage.

Individuals who are not receiving a Social Security or RRB benefit are not automatically enrolled. Individuals who previously refused Part B, or who terminated their Part B enrollment, may enroll (or re-enroll) in Part B only during certain enrollment periods. In most cases, if someone does not enroll in Part B when first eligible, they will have to pay a late enrollment penalty for as long as they have Part B.

Part B is a voluntary program that requires the payment of a monthly premium for all parts of coverage. Eligibility rules for Part B depend on whether a person is eligible for premium-free Part A or whether the individual has to pay a premium for Part A coverage.

Individuals who are eligible for premium-free Part A are also eligible for enroll in Part B once they are entitled to Part A.

Individuals who must pay a premium for Part A must meet the following requirements to enroll in Part B:

- Be age 65 or older;
- Be a U.S. resident; AND
- Be either a U.S. citizen, OR
- Be an alien who has been lawfully admitted for permanent residence and has been residing in the United States for 5 continuous years prior to the month of filing an application for Medicare.