

To qualify for Medicare Parts A & B (or C) coverage you must typically have attained age 65, and be a U.S. citizen or a lawfully admitted alien who has lived in the United States for at least five years at that time.

Medicare Part A—Hospital Coverage

By and large, you can get Medicare Part A at age 65 without having to pay premiums if:

- You already get retirement benefits from Social Security or the Railroad Retirement Board
- You are eligible to get Social Security or Railroad benefits but haven't yet filed for them
- You or your spouse had Medicare-covered government employment

You are eligible to get Social Security retirements benefits if when you turn 65:

- You have at least 40 calendar quarters of Social Security coverage
 - You earn a quarter of coverage for each calendar quarter in which you earn a certain minimum of Social Security covered income. The minimum quarterly income required for 2009 is \$1,090 per quarter.
- You are a spouse who has been married to the primary qualifier for at least one year as of the date of qualification
- You are a divorcee, not yet remarried who was married to the primary qualifier for at least ten years
- You are a widow or widower of a fully insured primary earner. and did not remarry prior to age 60

Or if you are under 65, you can get Medicare Part A without having to pay premiums if you have:

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

For 2009 the **Medicare Part A** premium for recipients or eligible dependents of recipients having less than 30 calendar quarters of covered Social Security income as of the date they qualify is \$443/month. The premium for those with between 30 and 39 covered quarters of income as of their qualifying date is \$244 per month. Beneficiaries paying premium for Medicare Part A must also elect and pay for Medicare Part B.

Medicare Part B—Medical Services Coverage

This coverage is not automatic. You must enroll in it. It is not free either. It must be paid for - usually by you.

- There are three classes of enrollment period; initial, special and annual.
- The **initial enrollment period** starts in the third month prior to the month containing your 65th birthday, and extends to the end of the third month following it. (Unless you were born on the first of a month, in which case it starts and ends a month earlier)
- Enrollment during the initial enrollment period guarantees you the standard premium rate for this coverage.
- There are **special enrollment periods** for special recipients.
- A recipient covered by employer group insurance where Medicare is a **secondary payor** is entitled to Medicare Part B enrollment at the standard premium rate at any time while employer sponsored coverage is in force, or during the seven month period starting in the month his or her employer sponsored coverage terminates.
- After the initial enrollment period, a recipient covered by employer group insurance where Medicare is a **primary payor** (20 or fewer employees as a rule) is entitled to Medicare Part B enrollment at the applicable **annual enrollment premium** rate at any time while employer sponsored coverage is in force, or during the seven month period starting in the month his or her employer sponsored coverage terminates.
- There are **annual enrollment periods** for persons not otherwise qualified to enroll. These are the first calendar quarter of each year.
- Enrolling during an annual enrollment period brings a permanent 10% addition to the prevailing Medicare Part B premium for each year the enrollee has delayed enrolling.
- For example, if you delay enrolling for three years with inadequate excuse, you will be charged 30% above the appropriated standard Part B premium for each succeeding year.
- For 2009, the minimum monthly standard charge for this coverage is \$96.40. If you are impoverished you may pay less, if you are wealthy or a late entrant, you will pay more.

The information in this document is intended to reflect legislation in effect as of the date it was prepared. It is not legal advice, and is not to be taken as complete or comprehensive.