

# Medicare Eligibility Age Chart

## Medicare eligibility requirements

Criteria	Details
Age	65 or older.
Work history	At least 10 years of work history (your own or your spouse's).
Residency	Lawfully present in the U.S. with long-term residence status. Tourist visits do not qualify. Includes green card or work permit holders.
Disabilities	Individuals under 65 may qualify if they: <ul style="list-style-type: none"><li>• Receive Social Security Disability Insurance (SSDI) or certain Railroad Retirement Board (RRB) for 24 months.</li><li>• Have amyotrophic lateral sclerosis (ALS) (automatic enrollment without a waiting period).</li></ul>
End-stage renal disease (ESRD)	Eligible regardless of age if diagnosed with ESRD and meet Medicare requirements, such as receiving dialysis or requiring a kidney transplant.

## Initial enrollment period (IEP)

The initial enrollment period (IEP) is your first opportunity to sign up for Medicare. It lasts 7 months, beginning 3 months before your 65th birthday month, includes your birthday month, and ends 3 months after your birthday month.

- **Part A (premium-free):** It automatically starts the month you turn 65 (or the month before if your birthday is on the 1st of the month).
- **Part B and premium-Part A:** Enrollment depends on the timing outlined below.

When you enroll	Coverage start date
1–3 months before the 65th birthday	1st day of the birthday month.
During the birthday month	1 month after signing up.
1 month after the 65th birthday	2 months after signing up.
2–3 months after the 65th birthday	3 months after signing up.

## Other enrollment periods

### Annual enrollment period (AEP)

- October 15 – December 7 annually.
- During AEP, you can enroll in or change Medicare plans. Any new enrollments or changes take effect on January 1 of the following year.

### Special enrollment periods (SEP)

After your initial enrollment period ends, Special enrollment periods (SEPs) allow you to enroll in Medicare without penalties under specific qualifying conditions.

- SEPs are available only for a limited time based on qualifying events. ( See next page )
- If you miss your SEP, you must wait for the general enrollment period and may face late enrollment penalties.

### General enrollment period (GEP)

The general enrollment period (GEP) is for individuals who missed their IEP and do not qualify for a SEP.

- January 1 – March 31 annually.
- **Details:**
  - You can sign up for Medicare Part A and/or Part B during this time.
  - A late enrollment penalty may apply if you missed your IEP and do not qualify for SEP.
- **Coverage start:** Coverage begins the month after you sign up.

### Qualifying situations for SEP

Event	When SEP starts	When SEP ends	Coverage begins
<b>Lost Medicaid coverage</b>	The day you're notified your Medicaid coverage is ending.	6 months after Medicaid coverage ends.	The month after you sign up or the date your Medicaid ends, whichever you choose.
<b>Impacted by a natural disaster/emergency</b>	The date the Federal, state, or local emergency declaration begins	6 months after the disaster/emergency ends.	The month after you sign up
<b>Received incorrect information</b>	The date you notify Social Security about the error.	6 months after notification.	The month after you sign up.
<b>Released from incarceration</b>	The day you're released from custody.	12 months after the month of your release.	The month after you sign up or retroactively to your release date (up to 6 months prior).

Event	When SEP starts	When SEP ends	Coverage begins
<b>Experienced other exceptional conditions</b>	Once you contact Social Security.	At least 6 months after contacting Social Security.	The month after you sign up.
<b>Have/had employer-based health insurance</b>	The first month after your IEP ends.	8 months after group coverage or employment ends	The first month after you sign up. You may request to delay coverage start by up to 3 months.
<b>Volunteered and served abroad</b>	The first day of the month when your volunteering ends	6 months after volunteering ends	The month after you sign up.
<b>Have TRICARE coverage</b>	When Social Security notifies you of SEP eligibility.	12 months after notification.	The month after you sign up or after your IEP ends (your choice).

## Medicare plan details

Part	What It Covers
<b>Part A</b>	<b>Hospital insurance:</b> Inpatient hospital stays, skilled nursing care, hospice, and some home health care.
<b>Part B</b>	<b>Medical insurance:</b> Outpatient care, doctor visits, preventive services, and durable medical equipment.
<b>Part C (advantage)</b>	<b>Medicare Advantage plan:</b> Combines Parts A and B, often with additional benefits like dental and vision.
<b>Part D</b>	<b>Medicare drug coverage:</b> Prescription drug coverage.

## Enrollment timeline

Age	Details
Age 64	Not yet eligible. Start learning about Medicare and exploring your options.
Age 64.5 to 65	Book an appointment with a Medicare agent to explore options and get questions answered.
Age 64 years and 9 months to 65 years and 3 months	Begin and complete your initial enrollment period

## Additional notes