



Tipsheet: Medicare Q & A

Q: What is Medicare?

Medicare is a federally funded health insurance program for people 65 years of age and older (and some disabled people under 65 years). Medicare currently covers more than 39 million Americans.

Q: Who is eligible for Medicare?

Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years old and a citizen or permanent resident of the United States. You might also qualify if you are a person with a disability or with chronic kidney disease.

Q: What are Medicare's two parts?

Part A (hospital insurance)

Most people enroll for Part A at age 65. Part A helps pay for inpatient hospital care, critical access hospitals (small facilities that give limited outpatient and inpatient services to people in rural areas), skilled nursing facilities, hospice care, and some home health care. Most people do not have to pay a monthly payment or premium for Part A because they or a spouse paid Medicare taxes while working.

Part B (medical insurance)

Enrolling in Part B is a choice. You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65. Part B helps pay for doctors, outpatient hospital care, and some other medical services that Part A does not cover (physical and occupational therapy, some home health care etc.). Part B helps pay for these services and supplies when they are medically necessary. Currently, the Medicare Part B premium is \$50 per month. In some cases, this amount may be higher if you did not choose Part B when you first became eligible at age 65.

Q: How do I sign up for Medicare?

The process of applying for Medicare depends on your Social Security benefits status. Here are two of the options currently available:

1. If you already receive Social Security benefits:
You will not need to do anything. You will be automatically enrolled in Medicare (A and B) effective the month you turn 65. Your Medicare card will be mailed to you about three months before your 65th birthday.
2. If you want to apply for both Social Security retirement benefits and Medicare:
If you are close to age 65 and not yet receiving Social Security benefits or Medicare, you can apply for both at the same time. To make sure that your Medicare Part B is not delayed, apply at least three months before your 65th birthday. You can apply for both online, if you meet certain rules, at www.ssa.gov.

Source: U.S. Health Care Financing Administration, 1-800-MEDICARE, www.medicare.gov. To enroll, call Social Security: 1-800-772-1213

Resources: [United Way 2-1-1™](http://www.2-1-1.org) is a free and confidential, 24-hour information/referral line that can connect you to helpful programs and resources in our community. Just dial 2-1-1 or 651-291-0211.