

# Eligibility and Enrollment

Medicare is a program funded by a payroll tax, premiums, surtaxes from beneficiaries, and general revenue. Medicare provides health insurance for Americans aged 65 and older who have worked and paid into the system through payroll tax. Medicare also provides health insurance to individuals under the age of 65 who may have a disability status as determined by the Social Security Administration or those who may have End Stage Renal Disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS).

## When am I eligible for Medicare if I am disabled?

In this case, your seven-month IEP would include the month you received your 25th disability check plus the three months both before and after.

## Who can obtain Medicare?

- U.S. citizens and legal residents who have lived in the U.S. for a minimum of five consecutive years, which includes the immediate five years prior to applying for Medicare;
- Must be age 65 or older;
- May be younger than 65 with a qualifying disability through the Social Security Administration;
- May be any age with a diagnosis of either ESRD or ALS.

## How do you enroll in Medicare?

- **IF YOU ARE** receiving Social Security or Railroad Board benefits, you should be automatically enrolled when you become eligible.
- **IF YOU ARE NOT** receiving Social Security or Railroad Board benefits, you will need to sign up for Medicare.

Find out if you are eligible for Medicare Parts A and B, as well as how to enroll, by visiting [socialsecurity.gov](https://www.socialsecurity.gov), or by calling **1-800-772-1213** (TTY users call 1-800-325-0778).



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