

Medicare & the Health Insurance Marketplace



If you don't have health insurance, the Health Insurance Marketplace® can help you find coverage that fits your needs and budget.

If I already have Medicare, do I need to do anything?

No. The Marketplace doesn't affect your Medicare choices or benefits. This means no matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you don't have to make any changes.

Can I get a Marketplace plan in addition to Medicare?

No. It's against the law for someone who knows you have Medicare to sell you a Marketplace plan. This is true even if you have only Medicare Part A (Hospital Insurance) or only Medicare Part B (Medical Insurance).

If you want coverage to add to Original Medicare, visit [Medicare.gov](https://www.Medicare.gov) to learn more about Medicare Supplement Insurance (Medigap) policies. You can also learn about other Medicare options, like Medicare Advantage Plans.

Can I choose Marketplace coverage instead of Medicare?

Generally, no. It's against the law for someone who knows you have Medicare to sell you a Marketplace plan. But there are some situations where you can choose Marketplace coverage instead of Medicare:

- You can choose Marketplace coverage if you're eligible for Medicare but haven't enrolled (because you would have to pay a Part A premium, or because you're not collecting Social Security benefits). If you're eligible for premium-free Part A but choose Marketplace coverage instead, you won't be eligible for help paying your Marketplace plan premiums.
- If you're paying a premium for Part A, you can drop your Part A and Part B coverage and get a Marketplace plan, but you should first see if Marketplace coverage meets your needs and fits your budget. In some cases, Part A will be cheaper than a Marketplace plan without financial help.

Note: If you get premium-free Medicare Part A, you can't drop Medicare without also dropping your retiree or disability benefits (Social Security or Railroad Retirement Board). You'll also have to pay back all retirement or disability benefits you got and all costs Medicare paid for your health care claims.

Before making either of these choices, consider these 3 important points:

- If you enroll in Medicare after your Initial Enrollment Period ends, **you may have to pay a late enrollment penalty for as long as you have Medicare.**
- Generally, you can enroll in Medicare only during the Medicare General Enrollment Period (January 1– March 31). Your coverage will start July 1.
- If you get premium-free Part A after already having Marketplace coverage, you won't be eligible for help paying your Marketplace plan premiums.

What if I become eligible for Medicare after I join a Marketplace plan?

If you have coverage through an individual Marketplace plan (not through an employer), you should end your Marketplace coverage and enroll in Medicare during your Initial Enrollment Period to avoid a delay in Medicare coverage and the possibility of a late enrollment penalty.

Once you're considered eligible for or enrolled in Part A, you won't qualify for help paying your Marketplace plan premiums or other medical costs. If you continue to get help paying your Marketplace plan premium after you have Medicare, you might have to pay back help you got when you file your taxes.

Log into your account at [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to end your Marketplace coverage. You can end coverage for just some people on the Marketplace plan, like a spouse or dependents. Your termination can take effect as soon as the day you cancel, or you can set the Marketplace coverage end date to a day in the future. Usually, you'll want your Marketplace coverage to end the day before your Medicare coverage starts.

Note: You can keep your Marketplace plan after your Medicare coverage starts. But once your Part A coverage starts, any tax credits and financial help you get through the Marketplace will stop. You may also have to pay back all or some of the financial help you got during months of overlapping coverage when you file your taxes.

What if my Marketplace coverage isn't being renewed because I have Medicare, but I share a plan with someone who doesn't?

Plans won't re-enroll you in your Marketplace coverage if they know you have Medicare. This means it'll also end coverage for everyone on your Marketplace plan, including the people who aren't enrolled in Medicare. Your Marketplace plan will send you a termination notice that includes information for the other people on your plan and encourages them to return to the Marketplace to enroll in new coverage. For more information, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

I have End-Stage Renal Disease (ESRD), but I haven't signed up for Medicare. Can I get a Marketplace plan?

Yes. People with ESRD aren't required to sign up for Medicare. If you have ESRD and don't have either Medicare Part A or Part B, you can get a Marketplace plan. You may also be eligible for tax credits and savings through the Marketplace. But once you enroll in Part A and your coverage starts, any tax credits and financial help you get through the Marketplace will stop.

I have Medicare coverage due to ESRD. Can I drop my Medicare coverage and choose a Marketplace plan?

Generally, no. Once you apply for Medicare, your Medicare coverage will end one year after you stop getting regular dialysis or 36 months after a successful kidney transplant. However, you may withdraw your original Medicare application. You would have to repay all costs Medicare covered, pay any outstanding balances, and refund any benefits you got from Social Security or the Railroad Retirement Board. Once you repay all Medicare-covered costs, Medicare will process the withdrawal as though you never had Medicare at all.

If I have Medicare, can I get a stand-alone dental plan through the Marketplace?

- In most cases, no. If the Marketplace in your state is run by the federal government, you won't be able to buy a stand-alone dental plan unless you're also buying a health plan.
- If your state runs its own Marketplace, you may be able to buy a stand-alone dental plan, if one's available. Visit [HealthCare.gov/marketplace-in-your-state](https://www.healthcare.gov/marketplace-in-your-state) for a list of states that run their own Marketplace.

Is prescription drug coverage through the Marketplace considered creditable prescription drug coverage for Medicare Part D?

While prescription drug coverage is an essential health benefit, prescription drug coverage in a Marketplace plan isn't required to be at least as good as Medicare Part D coverage (creditable). But all private insurance companies that offer prescription drug coverage, including Marketplace plans, must determine if their prescription drug coverage is creditable each year and let you know in writing. Visit [Medicare.gov](https://www.Medicare.gov) for more information on creditable coverage.

If I have Medicare coverage, can I get help paying for my Medicare costs?

- If you need help with your Part A and B costs, you can apply for a Medicare Savings Program.
- Call your State Medical Assistance (Medicaid) office. To get their phone number, visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone), or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- If you need Extra Help to pay for Medicare prescription drug costs, visit [SocialSecurity.gov/i1020](https://www.SocialSecurity.gov/i1020) to apply, or call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.

Where can I get more information?

- Visit [SocialSecurity.gov](https://www.SocialSecurity.gov) or call 1-800-772-1213 for information about Medicare enrollment.
- To learn more about Medicare coverage and plan choices, visit [Medicare.gov](https://www.Medicare.gov), or call 1-800-MEDICARE.
- If you have family and friends who don't have health coverage, or if they want to explore health plan options, tell them to visit [HealthCare.gov](https://www.HealthCare.gov).

HOW CAN I LEARN MORE?

To learn more about coverage through the Marketplace or your benefits and protections under the health care law, visit **HealthCare.gov** or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

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