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Medicare Eligibility Tool

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[What Is Medicare?](#)

Medicare is a Health Insurance Program for:

- People 65 years of age and older.
- Some people with disabilities under age 65.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has Two Parts:

- **Part A (Hospital Insurance)**

Most people do not have to pay for Part A.

- **Part B (Medical Insurance)**

Most people pay monthly for Part B.

Part A (Hospital Insurance)

Helps Pay For:

Care in hospitals as an inpatient, 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. Information about your coverage under Medicare Part A can be found in the [Your Medicare Coverage](#) database.

Cost:

Most people get Part A automatically when they turn age 65. They do not have to pay a monthly payment called a premium for Part A because they or a spouse paid Medicare taxes while they were working.

If you (or your spouse) did not pay Medicare taxes while you worked and you are age 65 or older, you still may be able to buy Part A. If you are not sure you have Part A, look on your red, white, and blue Medicare card. It will show "Hospital Part A" on the lower left corner of the card. You can also call the Social Security Administration toll free at 1-800-772-1213 or call or visit your **local Social Security office** for more information about buying Part A. If you get benefits from the Railroad Retirement Board, call your local RRB office or 1-800-808-0772.

For More Information About Medicare Part A Coverage:

Visit the [Your Medicare Coverage](#) database.

Call your Fiscal Intermediary about Part A bills and services. The phone number for the Fiscal Intermediary in your area can be found in the **Helpful Contacts** section.

Part B (Medical Insurance)

Helps Pay For:

Doctors' services, outpatient hospital care, and some other medical services that Part A does not cover, such as the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are **medically necessary**. Information about your coverage under Medicare Part B can be found in the [Your Medicare Coverage](#) database.

Cost:

You pay the Medicare Part B premium of \$66.60 per month in 2004. This amount may change January 1, 2004. In some cases this amount may be higher if you did not choose Part B when you first became eligible at age 65. The cost of Part B may go up 10% for each 12-month period that you could have had Part B but did not sign up for it, except in special cases. You will have to pay this extra 10% for the rest of your life.

Enrolling in Part B is your choice. You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65. Please call the Social Security Administration at 1-800-772-1213 or visit or call your **local Social Security office** to sign up. If you choose to have Part B, the premium is usually taken out of your monthly Social Security, Railroad Retirement, or Civil Service Retirement payment. If you do not get any of the above payments, Medicare sends you a bill for your Part B premium every 3 months. You should get your Medicare premium bill by the 10th of the month. If you do not get your bill by the 10th, call the Social Security Administration at 1-800-772-1213, or your **local Social Security office**. If you get benefits from the Railroad Retirement Board, call your local RRB office or 1-800-808-0772.

For More Information About Medicare Part B Coverage:

Visit the [Your Medicare Coverage](#) database.

Call your Medicare Carrier about bills and services. The phone number for the Medicare Carrier in your area can be found in the **Helpful Contacts** section.

You may have choices in how you get your health care including the Original Medicare Plan, Medicare Managed Care Plans (like HMOs), and Medicare Private Fee-for-Service Plans.

[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 for coverage if you are a younger person with a disability or with End-Stage Renal

disease (permanent kidney failure requiring dialysis or transplant).

Here are some simple guidelines. You can get Part A at age 65 without having to pay premiums if:

- You are already receiving retirement benefits from Social Security or the Railroad Retirement Board.
- You are eligible to receive Social Security or Railroad benefits but have not yet filed for them.
- You or your spouse had Medicare-covered government employment.

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

- You have received Social Security or Railroad Retirement Board disability benefit for 24 months.
- You are a kidney dialysis or kidney transplant patient.

While you do not have to pay a premium for Part A if you meet one of those conditions, you must pay for Part B if you want it. The Part B monthly premium in 2004 is \$66.60. It is deducted from your Social Security, Railroad Retirement, or Civil Service Retirement check. If you do not get any of the above payments, Medicare sends you a bill for your Part B premium every 3 months.

Note: You will be eligible for Medicare when you turn 65 even if you are not eligible for Social Security retirement benefits. For more information, please visit our [retirement age FAQ](#).

If you have questions about your eligibility for Medicare Part A or Part B, or if you want to apply for Medicare, please call the Social Security Administration toll-free at 1-800-772-1213 or visit or call your [local Social Security office](#). The TTY-TDD number for the hearing and speech impaired is 1-800-325-0778. You can also get information about buying Part A as well as Part B if you do not qualify for premium-free Part A.

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