

Medicare & the Health Insurance Marketplace®



If you don't have (and don't qualify for) Medicare, the Health Insurance Marketplace® can help you find coverage that fits your needs and budget. Depending on your situation, you may be able to choose the Marketplace instead of Medicare for your health coverage.

I already have Medicare. Should I enroll in the Marketplace?

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. But there are some situations where you can choose Marketplace coverage instead of Medicare:

- If you're eligible for Medicare but haven't signed up because you:
 - Would have to pay a Part A premium
 - Have End-Stage Renal Disease (ESRD) and you haven't signed up for Medicare (go to [page 3](#) for more details)
 - Aren't collecting Social Security benefits before you're eligible for Medicare
- 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.

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

- If you sign up for Medicare after your Initial Enrollment Period ends, **you may have to pay a late enrollment penalty for as long as you have Medicare.**
- Generally, if you don't sign up during your Initial Enrollment Period, you can only get Medicare during the Medicare General Enrollment Period (January 1– March 31). When you sign up during this period, your coverage starts the first day of the month after you sign up.
- If you get premium-free Part A after already having Marketplace coverage, you won't qualify for help paying your Marketplace plan premiums.
- 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.

I have Marketplace coverage. What should I do if I become eligible for Medicare?

If you have coverage through an individual Marketplace plan (not through an employer), you should sign up for Medicare during your Initial Enrollment Period to avoid a delay in Medicare coverage and the possibility of a late enrollment penalty. In most cases, you'll want to end your Marketplace coverage. To avoid a gap in coverage, you should end your Marketplace coverage once you know the date your Medicare coverage will start.

Once you're considered eligible for Part A or already have it, you won't qualify for help from the Marketplace to pay for your Marketplace plan premiums or other medical costs. If you continue to get help paying for your Marketplace costs after you have Medicare, you may have to pay back some or all of the help you got when you file your federal income taxes.

You can end coverage for all or some people on your Marketplace plan, like a spouse or dependents. Your coverage can end as soon as the day you decide to end coverage, or you can pick a day in the future. Usually, you'll want your Marketplace coverage to end the day before your Medicare coverage starts.

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 also visit [Healthcare.gov/how-to-cancel-a-marketplace-plan](https://www.healthcare.gov/how-to-cancel-a-marketplace-plan) to end coverage online.

I share a plan with others in my household. What happens if my Marketplace coverage isn't renewing because I have Medicare?

Plans won't re-enroll you in your Marketplace coverage if they know you have Medicare. This means it will 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 letter that includes information for the other people on your plan including how to enroll in new coverage in the Marketplace.

If someone in your household recently lost health insurance, such as Medicaid or CHIP coverage, they may qualify for a Special Enrollment Period to get Marketplace coverage.

Visit [HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period) to find out if they qualify to get coverage now. 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), and 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 help with paying your Marketplace plan premiums or other medical costs. But if you sign up for Part A and your coverage starts, any financial help you get through the Marketplace will stop.

I have Medicare coverage because of 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.

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 through [HealthCare.gov](https://www.healthcare.gov), 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?

It depends on the plan. 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.

If you go 63 days or more in a row without Medicare drug coverage or other creditable prescription drug coverage, you may have to pay a penalty if you sign up for Medicare drug coverage later. 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.gov/medicare-savings-programs](https://www.Medicare.gov/medicare-savings-programs).
- Call your State Medical Assistance (Medicaid) office. To get their phone number, visit [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu), 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 [SSA.gov/extrahelp](https://www.SSA.gov/extrahelp) 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 [SSA.gov](https://www.SSA.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, 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 your 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 1-800-318-2596. TTY users can call 1-855-889-4325.

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