

Medicare Under 65, on Disability

When Medicare starts, what you can buy before 65, help with the premiums, and the reset you get at 65.

When Medicare starts

IF YOU HAVE	MEDICARE STARTS	WHAT TO EXPECT
Social Security Disability (SSDI)	Month 25	Automatic after 24 months of disability payments. The card arrives about three months before.
ALS	Immediately	No waiting period. Medicare begins the month your disability benefits begin.
End-Stage Renal Disease	Special rules	As early as the first month of home dialysis, or the fourth month of in-center dialysis, or the month of a transplant.

Part A is premium-free for almost everyone on disability. Part B is \$202.90 a month in 2026 and is deducted from your disability check. Part D is a separate private plan, or comes inside an Advantage plan.

Your two choices before 65

Medicare Advantage

Available under 65 everywhere, at the same premium as anyone else, often \$0 a month. Usually includes Part D, often dental, vision, hearing. A network and copays, with a yearly out-of-pocket maximum. If you also have Medicaid, ask about a Dual Special Needs plan.

Medicare Supplement (Medigap)

Federal law does not guarantee it under 65. Many states require companies to offer at least one plan, some do not, and premiums under 65 are often two to three times the age-65 price. Where it is available and affordable, it works exactly as it does at 65.

We check both in your state before we recommend either. The insurance company pays us the same amount whichever you choose.

Help paying for it

- **Medicare Savings Programs** can pay the Part B premium, and sometimes deductibles and copays, if your income and assets are under your state's limits.
- **Extra Help** lowers Part D premiums, deductibles and copays for people with limited income.
- **Medicaid** plus Medicare ("dual eligible") covers most of what Medicare does not. Nothing here should cost you to find out.

The reset at 65

When you turn 65 you get a **brand new Initial Enrollment Period** and a **new six-month Medigap Open Enrollment**, priced at age-65 rates, with no health questions. For many people on disability this is the moment Plan G finally becomes affordable. Put the date on the calendar now and call three months before your 65th birthday month.

Three months before you turn 65: list your doctors and prescriptions, decide between Plan G and Advantage, and get Plan G priced from every company. Your window opens the first of your birthday month.

Going back to work

Returning to work does not end Medicare right away. After a nine-month trial work period, premium-free Part A continues for at least 93 months as long as you are still medically disabled. After that you can usually keep Part A by paying a premium. Call Social Security before you start, so nothing lapses.

Questions we hear from people under 65

- **Do I need Part D if I take nothing?** Yes, or a plan that includes it. The late penalty is permanent, and a low-cost plan avoids it.
- **Can I switch from Advantage to Plan G later?** Under 65, only if your state allows it and you can pass the company's health questions. At 65 you get the guaranteed window above.
- **My spouse is on my employer plan. Do I still need Part B?** If the employer has 100 or more employees and you are covered as a family member, you may be able to delay. Fewer than 100, take Part B. Ask us before you decide.
- **Does Medicare cover my wheelchair, oxygen or home health?** Durable medical equipment and home health are Part B benefits, usually at 20% after the deductible. Plan G pays that 20%.

Want a second set of eyes?

Fifteen minutes on the phone usually settles it. Free, no obligation. Call 1-800-790-4873 or book a time at medsuppsforme.com/contact.