FREE GUIDE

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.



MedSups For Me is a privately owned website and is not connected with or endorsed by the United States government or the federal Medicare program. We are an independent insurance agency licensed to sell Medicare Supplement (Medigap) insurance and Medicare Advantage plans. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program to get information on all of your options. Figures reflect the latest amounts published by CMS for 2026 and 2027. This guide is educational and is not insurance advice for your specific situation.

When Medicare starts

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. Standard Part B is **$202.90 a month in 2026** and is usually deducted from your disability check. Part D is a separate private plan, or comes inside an Advantage plan.

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Your two choices before 65

Medicare Advantage

Available under 65 where plans serve your area, 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.

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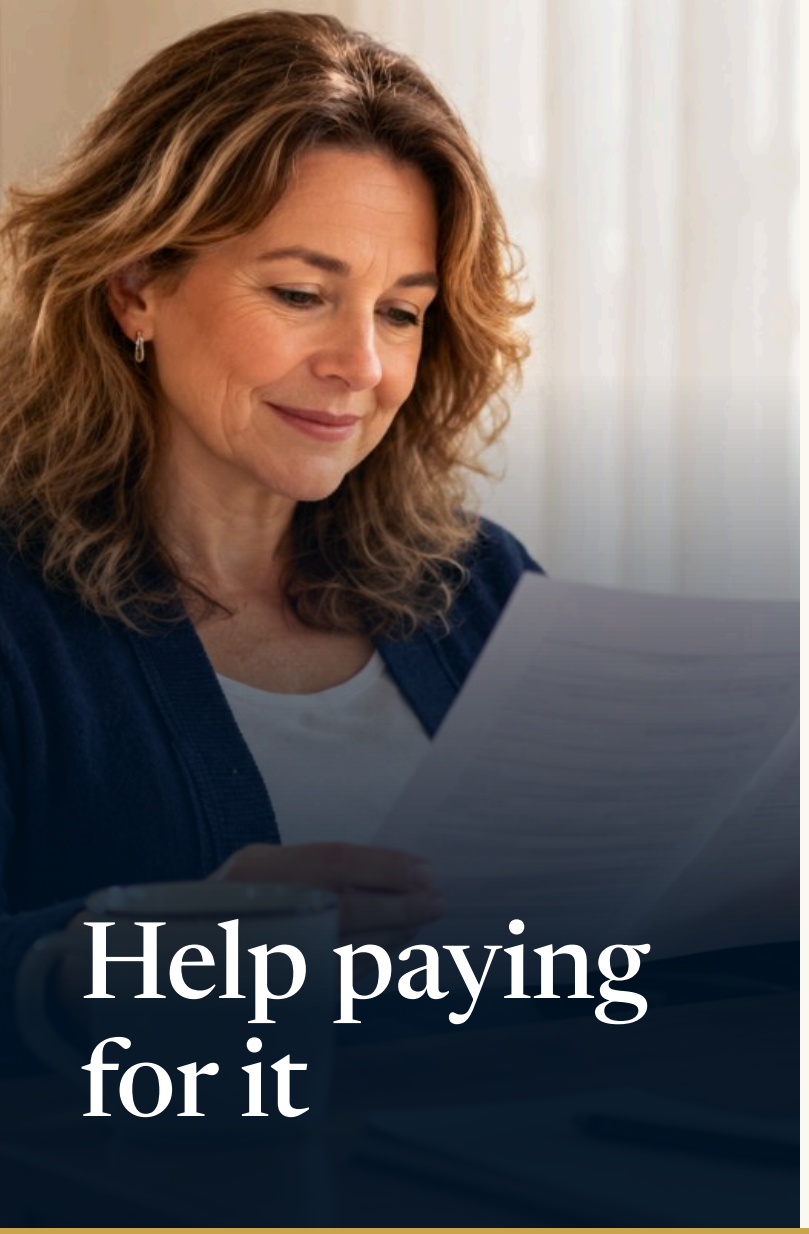

Help paying for it

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")

can cover much of what Medicare does not. Nothing here should cost you to find out.

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65

The reset

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 can finally become 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.

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GOING BACK TO WORK

93

months, at least

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.

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Questions we hear from people under 65

Do I need Part D if I take nothing?

Yes, or a plan that includes it, unless you have other creditable drug coverage. A late penalty can apply, and a low-cost plan avoids it.

Can I switch from Advantage to Plan G later?

Under 65, it depends on your state and often on the company's health questions. At 65 you get the guaranteed window above.

I'm on my spouse's employer plan. Do I still need Part B?

If the employer has 100 or more employees and you are covered through your spouse's current job, 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 is a Part B benefit, usually at 20% after the deductible. Plan G pays that 20%. Covered home health generally costs nothing.

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Want a second set of eyes?

Fifteen minutes on the phone usually settles it. Free, no obligation.

1-800-790-4873

or book a time at medsupsforme.com/contact



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