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Who's eligible for Medicare?

Generally, Medicare is for people 65 or older. You may be able to get Medicare earlier if you have a disability, End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant), or ALS (also called Lou Gehrig's disease).

Medicare has four parts:

- Part A (Hospital Insurance)

- Part B (Medicare Insurance)

- Part C (Medicare Advantage Plans

- Part D (Drug Coverage)

Part A premium

Most people don't pay a premium for Part A coverage. This is sometimes called "premium-free Part A." You won't pay a Part A premium if you:

- Qualify to get (or are already getting) retirement or disability benefits from Social Security (or the Railroad Retirement Board).

- Get Medicare earlier than 65.

- Are 65 or older and you (or another qualifying person, like your current or former spouse) paid Medicare taxes while working for a certain amount of time (usually at least 10 years).

If you don't qualify for premium-free Part A, you might be able to buy it.

Part B premium

You'll pay a premium for Part B coverage every month, even if you don't get any Part B-covered services. The monthly premium can change each year and may be higher depending on your income. Most people don't get a bill from Medicare because they get the premium deducted automatically from their Social Security, Railroad Retirement Board, or Civil Service Retirement check. If you don't get any of these payments, you'll get a bill for your Part B premium so you can pay Medicare directly.

Estimate your Part A and Part B Medicare eligibility & premiums. <https://www.medicare.gov/eligibilitypremiumcalc>

Part C premium

Monthly premiums for Part C coverage vary based on which plan you join. The premium amount can change each year.

Part D premium

Monthly premiums for Part D coverage vary based on which plan you join. The premium amount can change each year. You may also have to pay an extra amount each month based on your income.

Learn more about what Medicare costs. <https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/what-does-medicare-cost>

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