



# Medicare & the Health Insurance Marketplace

The Health Insurance Marketplace helps people shop for and enroll in affordable health insurance.

## **If I already have Medicare, do I need to do anything?**

No. The Marketplace doesn't affect your Medicare choices or benefits, so if you have Medicare coverage, you don't need to do anything. This means no matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan (like an HMO or PPO), you don't have to make any changes.

Since Medicare isn't part of the Marketplace, Marketplace coverage doesn't end when you enroll in Medicare. Return to [HealthCare.gov](https://www.healthcare.gov) to end your advance payment of the premium tax credit/cost-sharing reductions, or your Marketplace plan if you don't want to pay full price for it.

**Note:** The Marketplace doesn't offer Medicare supplement insurance (Medigap) policies or Part D (Drug Coverage).

## **Can I get a Marketplace plan in addition to Medicare?**

No. It's against the law for someone who knows that you have Medicare to sell you a Marketplace plan. This is true even if you have only Part A (Hospital Insurance) or only Part B (Medical Insurance).

If you want coverage to supplement Medicare, visit [Medicare.gov](https://www.medicare.gov) to learn more about Medigap policies. You can also learn about other Medicare options, like Medicare Advantage Plans.

## Can I choose Marketplace coverage instead of Medicare?

Generally, no. As noted on the previous page, it's against the law for someone who knows you have Medicare to sell you a Marketplace plan. But there are some situations where you can choose Marketplace coverage instead of Medicare:

- You can choose Marketplace coverage if you're eligible for Medicare but haven't enrolled in it (because you would have to pay a Part A premium, or because you're not collecting Social Security benefits). If you're eligible for premium-free Part A but choose Marketplace coverage over it, you won't be eligible for help paying your Marketplace plan premiums.
- If you're paying a premium for Part A, you can drop your Part A and Part B coverage and get a Marketplace plan.

**Note:** If you get premium-free 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've received and all costs paid by Medicare for your health care claims.

Before making either of these choices, there are 3 important points to consider:

1. If you enroll in Medicare after your Initial Enrollment Period ends, you may have to pay a late enrollment penalty for as long as you have Medicare.
2. Generally, you can enroll in Medicare only during the Medicare General Enrollment Period (from January 1– March 31). Your coverage won't begin until July 1 of that year.
3. If you get premium-free Part A after already having Marketplace coverage, you won't be eligible for help paying your Marketplace plan premiums.

## What if I become eligible for Medicare after I join a Marketplace plan?

If you have coverage through an individual Marketplace plan (not through an employer), you should end your Marketplace coverage and enroll in Medicare during your Initial Enrollment Period to avoid a delay in future Medicare coverage and the possibility of a Medicare late enrollment penalty.

Once you're considered eligible for or enrolled in Part A, you won't qualify for help paying your Marketplace plan premiums or other medical costs. If you continue to get help paying your Marketplace plan premium after you have Medicare, you might have to pay back the help you got when you file your taxes.

Log into your account at [HealthCare.gov](https://www.healthcare.gov) to end your Marketplace coverage. You can end coverage for just some people on the Marketplace plan, like a spouse or dependents. Your termination can take effect as soon as the day you cancel, or you can set the Marketplace coverage end date to a day in the future. Usually, you'll want your Marketplace coverage to end the day before your Medicare coverage starts.

**Note:** You can keep your Marketplace plan after your Medicare coverage starts. However, once your Part A coverage starts, any tax credits and reduced cost-sharing you get through the Marketplace will stop.

## What if my Marketplace coverage isn't being renewed because I have Medicare, but I share a plan with someone who doesn't?

Plans won't re-enroll you in your Marketplace coverage if they know you have Medicare coverage. This means it'll 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 termination notice. This notice will include information for the other people on your plan and encourage them to return to the Marketplace to enroll in new coverage. 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), but 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 Part A or Part B, you can get a Marketplace plan. You may also be eligible for tax credits and reduced cost-sharing through the Marketplace. However, once you enroll in Part A and your coverage starts, any tax credits and reduced cost-sharing you get through the Marketplace will stop.

## **I have Medicare coverage due to 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 covered by Medicare, pay any outstanding balances, and refund any benefits you got from Social Security or the Railroad Retirement Board. Once you've made all of the repayments, the withdrawal will be processed as though you never had Medicare at all.

## **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, you won't be able to buy a stand-alone dental plan unless you're buying a health plan at the same time. If your state is running its own Marketplace, you may be able to buy a stand-alone dental plan, if one's available.

## **Is prescription drug coverage through the Marketplace considered creditable prescription drug coverage for Medicare Part D?**

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). However, all private insurers offering prescription drug coverage, including Marketplace plans, are required to determine if their prescription drug coverage is creditable each year and let you know in writing. Visit [Medicare.gov](https://www.Medicare.gov) for more information about 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 Savings Program. Call your state Medical Assistance (Medicaid) office. To get their phone number, visit [Medicare.gov/contacts](https://www.Medicare.gov/contacts), 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 [SocialSecurity.gov/i1020](https://www.SocialSecurity.gov/i1020) 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 [SocialSecurity.gov](https://www.SocialSecurity.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).

You have the right to get Marketplace 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.html](https://www.CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.



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