



When to Terminate Coverage for Consumers Transitioning from Marketplace Coverage to Medicare

If a consumer has a Marketplace plan, they can keep it until their Medicare coverage begins. Consumers are eligible to sign up for Medicare **three months before they turn 65**, but may be eligible to get Medicare earlier if they have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).



Consumers should not end their Marketplace plan until they know when their Medicare coverage starts. Once they end Marketplace coverage, they can't re-enroll until the next annual Open Enrollment Period (unless they qualify for a Special Enrollment Period). Once Medicare coverage begins, if the consumer does not end their Marketplace coverage, any premium tax credits and cost-sharing reductions the consumer receives through the Marketplace will need to be reconciled when they file their taxes and they may have to pay back all or some of their premium tax credits for all months of overlapping coverage.



i For more information on Medicare transitions, see these resources:

- [Ending Marketplace Coverage and Coverage Appeals Webinar Slides](#)
- [HealthCare.gov: Changing from Marketplace to Medicare](#)