



Medicare & the Health Insurance Marketplace[®]

Medicare is health insurance for people 65 and older, people under 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (ESRD). If you don't have (and don't qualify for) Medicare, the Health Insurance Marketplace[®] can help you find coverage that fits your needs and budget. Depending on your situation, you may be able to choose the Marketplace instead of Medicare for your health coverage.

I already have Medicare. Should I get a Marketplace plan, too?

No. You don't need to get a Marketplace plan if you have Medicare. The Marketplace doesn't affect your Medicare choices or benefits. It's actually against the law for someone who knows you have Medicare to sell you a Marketplace plan if they know the Marketplace coverage duplicates your Medicare benefits. This is true even if you have only Medicare Part A (Hospital Insurance) or only Medicare Part B (Medical Insurance).

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

When should I choose Marketplace coverage instead of Medicare?

There are some situations where you may want to choose Marketplace coverage instead of Medicare:

- If you're eligible for Medicare but haven't signed up because you:
 - Would have to pay a Part A premium
 - Aren't collecting Social Security benefits and haven't applied for Medicare
 - Have End-Stage Renal Disease (ESRD) and you haven't signed up for Medicare (go to [page 2](#) for more details)
- If you're paying a premium for Part A, you can drop your Part A and Part B coverage and get a Marketplace plan, but you should first check if Marketplace coverage meets your needs and fits your budget. In some cases, Part A will be cheaper than a Marketplace plan without financial help.

Before making either of these choices, consider these important points:

- If you keep your Marketplace plan, once Medicare Part A (Hospital Insurance) or Medicare Advantage (Part C) coverage starts, you no longer qualify for the premium tax credit or costs savings for Marketplace coverage.
- If you sign up for Medicare after your Initial Enrollment Period ends, **you may have to pay a late enrollment penalty for as long as you have Medicare.**
- Generally, if you don't sign up during your Initial Enrollment Period, you can only get Medicare Part B and premium Part A during the Medicare General Enrollment Period (January 1– March 31). When you sign up during this period, your Medicare coverage starts the first day of the month after you sign up.
- If you get premium-free Medicare 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 got and all costs Medicare paid for your health care claims.

If I have Marketplace coverage, what should I do if I'm eligible for Medicare?

If you have Marketplace coverage that's not through an employer, you should sign up for Medicare when you're first eligible (during your Initial Enrollment Period) to avoid a delay in Medicare coverage and the possibility of a late enrollment penalty. To avoid a gap in coverage, don't end your Marketplace plan until you know when your Medicare coverage starts.

Once you're considered eligible for Part A or already have it, you won't qualify for help from the Marketplace to pay for your Marketplace plan premiums or other medical costs. If you continue to get help paying for your Marketplace costs after you have Medicare, you may have to pay back some or all of the help you got when you file your federal income taxes. To find out how to tell the Marketplace about health coverage changes, visit [HealthCare.gov/reporting-changes](https://www.healthcare.gov/reporting-changes).

You can end coverage for all or some people on your Marketplace plan, like a spouse or dependents. They may need to enroll in another Marketplace plan. Your Marketplace coverage can end as soon as the day you decide to end coverage, or you can pick a day in the future. Usually, you'll want your Marketplace coverage to end the day before your Medicare coverage starts.

Log into your account at [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to end your Marketplace coverage.

I share a Marketplace plan with others in my household. What happens if my Marketplace coverage isn't renewing because I have Medicare?

Plans won't re-enroll you in your Marketplace coverage if they know you have Medicare. This may 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 letter that includes information for the other people on your plan, including how they can enroll in new Marketplace coverage. They may qualify for a Marketplace Special Enrollment Period and the coverage start date will be based on when they pick a plan.

I have End-Stage Renal Disease (ESRD), and I don't have 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 Medicare Part A or Part B, you can get a Marketplace plan. You may also be eligible for help paying your Marketplace plan premiums or other medical costs.

But if you sign up for Part A and your Part A coverage starts, you won't be eligible for any financial help you get through the Marketplace any longer.

I have Medicare coverage because of ESRD. Can I drop Medicare and choose a Marketplace plan?

Generally, no. But your Medicare coverage will end one year after you stop getting regular dialysis or 36 months after a successful kidney transplant if you don't otherwise qualify for Medicare coverage.

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 [HealthCare.gov](https://www.healthcare.gov), you won't be able to buy a stand-alone dental plan through the Marketplace unless you're also buying a health plan.
- If your state runs its own Marketplace, you may be able to buy a stand-alone dental plan through the state's Marketplace, if there's one available. Visit [HealthCare.gov/marketplace-in-your-state](https://www.healthcare.gov/marketplace-in-your-state) for a list of states that run their own Marketplace.

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

It depends on the plan. While prescription drug coverage is an essential health benefit that Marketplace plans cover, prescription drug coverage in a Marketplace plan isn't required to be at least as good as Medicare Part D coverage (creditable). But all private insurance companies that offer prescription drug coverage, including Marketplace plans, must let you know each year in writing if their prescription drug coverage is creditable.

If you have Medicare and go 63 days or more in a row without Medicare drug coverage or other creditable prescription drug coverage, you may have to pay a Part D late penalty if you sign up for Medicare drug coverage later. Visit [Medicare.gov](https://www.medicare.gov) for more information on 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. Visit [Medicare.gov/medicare-savings-programs](https://www.medicare.gov/medicare-savings-programs).
- Contact your State Medical Assistance (Medicaid) office to find out if you qualify for a Medicare Savings Program in your state. To get their phone number, visit [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.medicare.gov/about-us/beneficiary-resources/index.html#statemenu), 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 Part D drug costs, visit [SSA.gov/extrahelp](https://www.ssa.gov/extrahelp) to apply.

Where can I get more information?

- Visit [SSA.gov](https://www.ssa.gov) 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.

How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, 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.

You have the right to get your 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/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice](https://www.cms.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice)

or call 1-800-318-2596. TTY users can call 1-855-889-4325.

Health Insurance Marketplace

CMS Product No. 11694
October 2024

This product was produced at U.S. taxpayer expense.

Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health and Human Services.



[HealthCare.gov](https://www.healthcare.gov)