

# Medicare Eligibility



Medicare is available to all citizens of the United States, and legal residents who have lived in the U.S. for at least five consecutive years, who are 65 years of age or older. There are also other circumstances when people under the age of 65 may be eligible.

Most people are automatically eligible to enroll in Medicare when they turn 65. It's also important to watch the initial enrollment period. The licensed agents at Agency4RED can help answer all of your questions about your eligibility. Read on to learn more.



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## About to Turn 65

You will have an “Initial Enrollment Period” (also known as your “IEP”) which is a 7-month time frame when you can enroll in Medicare. It begins 3 months before the month you turn 65, the actual month of your birthday, then the 3 months following.

During this time, you can opt to enroll in Medicare Part A, Part B or both. There are a number of other decisions that you will need to consider during your “IEP,” including Medicare Advantage (Part C) and prescription drug coverage (Part D), among others.



We know you likely have many questions, and our licensed agents would be delighted to answer them all.

## Under 65

Individuals with qualifying debilitating conditions, such as Lou Gerhrig’s Disease (ALS) and End-Stage Renal Disease (ESRD), are eligible for Medicare. In addition, people who have received Social Security Disability benefits for a minimum of 24 months may also be eligible.

Other conditions that may qualify include:

- Parkinson’s Disease
- Multiple Sclerosis
- Alzheimer’s Disease
- Mental Illness



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### *Did You Know?*

We are your “agency for life”... as life changes, so may your insurance needs. You can count on us to be with you, and your agent will deliver all the personalized service you deserve.