

## September 2024 Medicare Minute: Fall Open Enrollment Period Frequently Asked Questions

**Question:** How do I qualify for Medicare if I am not a citizen and haven't lived in U.S. for five years? Is this when I am married to U.S. resident who qualifies for Social Security benefits?

**Answer:** That's correct. If you are not a citizen and you do not meet the residency requirements for Medicare, you can still qualify for Medicare if you qualify for Social Security retirement or disability benefits (or qualify based on a spouse). [Read more about qualifying for Medicare as a non-citizen on Medicare Interactive.](#)

**Question:** If I qualify for Part A with a premium, does that mean I'm also qualified for Part B?

**Answer:** Yes.

**Question:** I thought that people with Medicare could not get a Marketplace plan, is that correct?

**Answer:** Marketplace plans are generally not for people with Medicare, but there are a few exceptions:

1. If someone is not eligible for premium-free Part A, they can enroll in a Marketplace plan with cost assistance (tax credits).
2. If someone is eligible for Medicare because they have End-Stage Renal Disease, they can enroll in a Marketplace plan with cost assistance.

Note that in both situations, someone who is eligible for Medicare but chooses Marketplace coverage instead may have a late enrollment penalty if and when they later enroll in Medicare. [Read more about Marketplace and Medicare coverage on Medicare Interactive.](#)

**Question:** For individuals who are over 65 with legal permanent resident (LPR) status, are they notified when their Medicare Initial Enrollment Period Starts?

**Answer:** For a person who meets the five-year residency requirement after turning 65, the Initial Enrollment Period (IEP) will be the seven months surrounding the month that they meet the residency requirement (rather than the seven months surrounding the month of their 65th birthday). In our experience, people in this situation are not

notified that they are eligible for Medicare or in their IEP, so it is important that they keep track of when they will be meeting the five-year residency requirement and becoming eligible for Medicare.

**Question:** If someone enrolls in Part A and has to pay a premium and continues to work, will the premium reduce to \$0 when they have earned their 40 work credits?

**Answer:** Yes.

**Question:** How can immigrants obtain drug coverage?

**Answer:** If an immigrant qualifies for Medicare, they can get drug coverage through Medicare Part D. If they do not qualify for Medicare, they should see if they qualify for coverage through the Health Insurance Marketplaces (for which there is no length of residency requirement) or Medicaid (for which there may be a five-year residency requirement, but it depends on the state). Outside of health insurance coverage, they can consider seeing if they qualify for any coupons or discount programs through [www.goodrx.org](http://www.goodrx.org) or [www.needymeds.org](http://www.needymeds.org).