



MEDICARE RIGHTS
MEDICARE
Minute

October 2024

Medicare and Immigration Status

The webinar will begin shortly.



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About the Medicare Rights Center

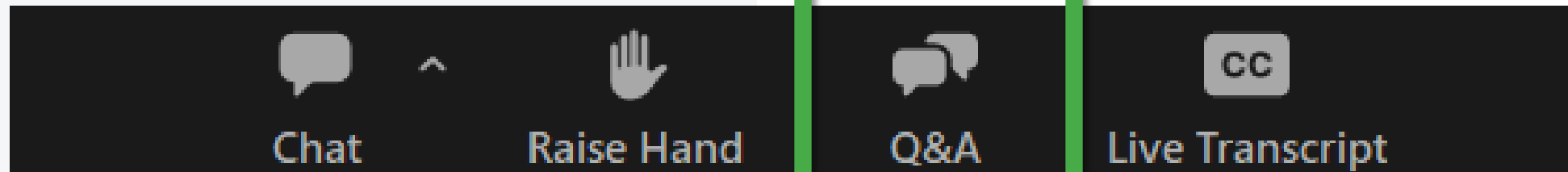
The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through:

- Counseling and advocacy
- Educational programs
- Public policy initiatives



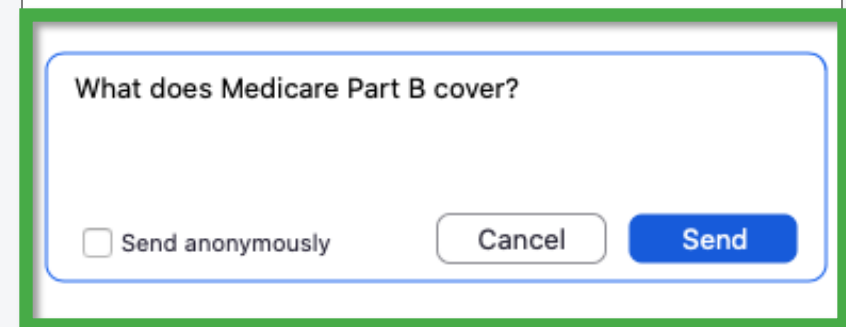
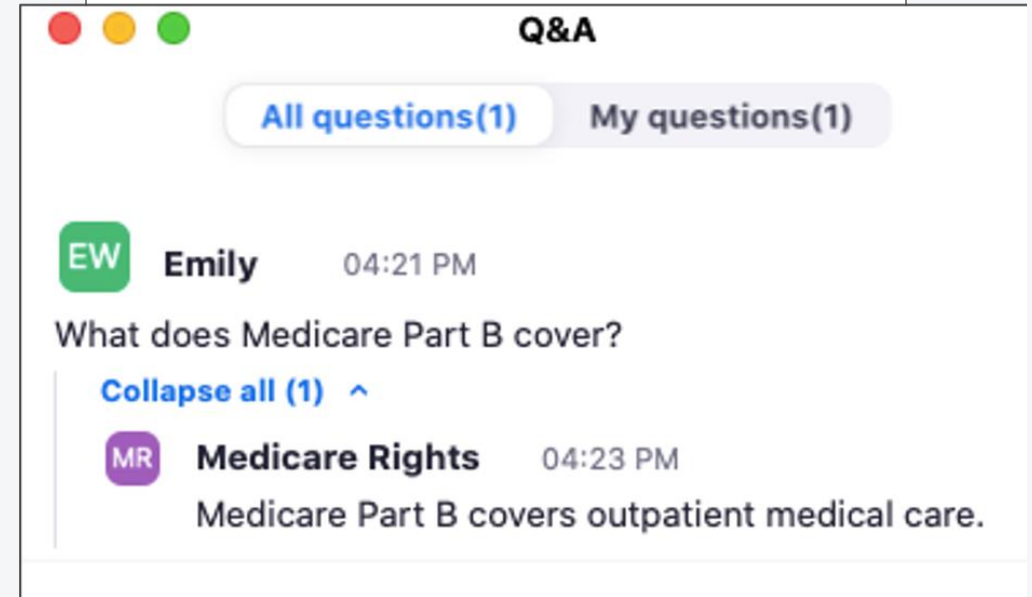
Use Q&A to ask questions

Hover your mouse near the bottom of the webinar window and press on the Q&A button



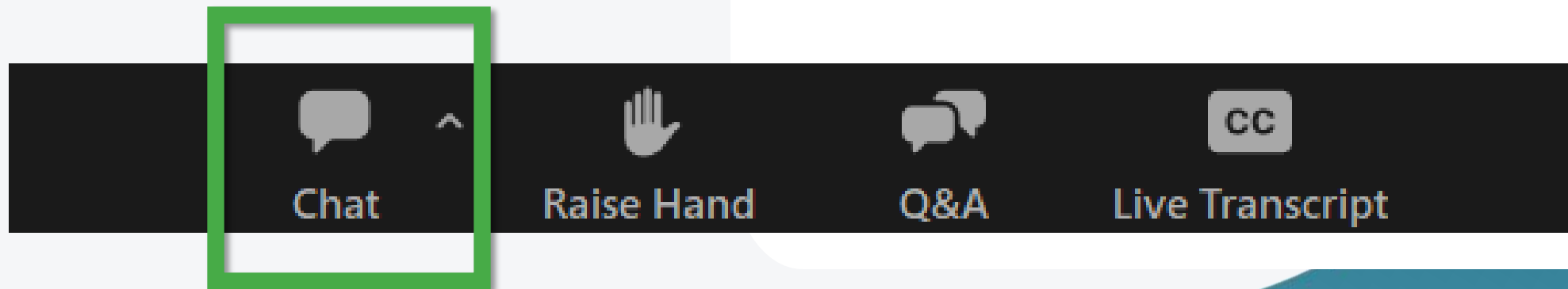
Asking questions

- Q&A box opens in new window or at side of your screen
- Click on text box at the bottom, type your question in and press Send
- Response appears below your question once it is answered



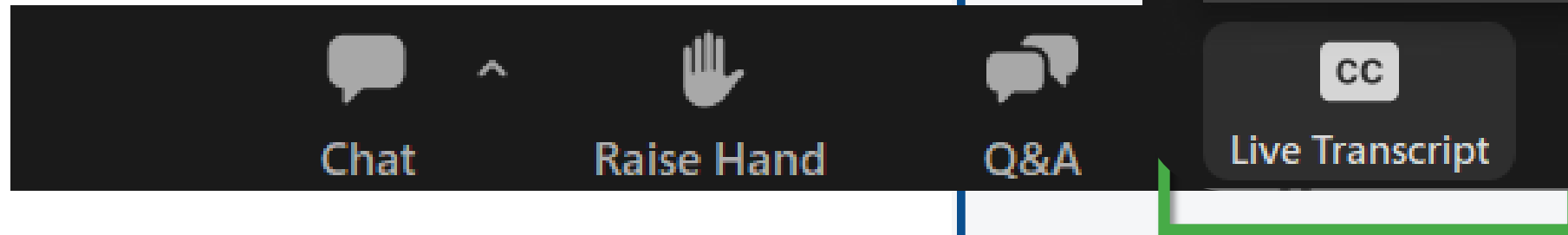
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- Click on Chat button at bottom of webinar window



Show subtitles

- Select the CC button
- Select "Show Subtitle"



Access the slide deck before



Medicare Minute®

Medicare Minutes are short, engaging presentations on current Medicare topics hosted by the Medicare Rights Center. Each month's presentation is streamed live right here on your Medicare Interactive profile, and will help you learn more about your benefits and make the most of your Medicare coverage.

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Next Presentation

Preparing for Future Health Care Needs

Thursday, May 16th, 2024 • 3:00 - 3:30 PM (EST)

You might assume that your family would be able to make your health care decisions for you if you were to become incapacitated. However, this isn't always the case. Your family may not agree on what's best, or important decisions could fall to your providers instead. This is why it's important for you to plan ahead. In this Medicare Minute, we'll review advance directives, living wills, health care proxies, and powers of attorney to help ensure that decisions made on your behalf meet your needs and preferences.

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Medicare Minute Archive

Medicare for Federal Employees and Retirees
April 18, 2024

Federal Employee Health Benefit (FEHB) plans cover current and retired government employees, and work with Medicare differently than other employer plans. In this Medicare Minute, you'll learn how your FEHB benefits coordinate with Medicare and what to consider when making enrollment decisions.

[Slide Deck](#) [Q&A](#)

Part D Coverage Phases
March 21, 2024

The cost of your medications may change throughout the year, depending on which coverage phase you're in. You'll learn about it all this Medicare Minute—from the deductible phase to the donut hole, as well as some new changes to look out for this year!

[Slide Deck](#) [Q&A](#)

QA and recording are available within a week after the webinar

Medicare and Immigration Status

- Non-citizens who qualify for federal disability or retirement benefits are eligible for Medicare.
- Non-citizens who have been permanent U.S. residents for five continuous years are also eligible.
- Non-citizens who are not eligible for Medicare may have other coverage options.

Why is this topic important?

- Medicare can be confusing for anyone
- Things can be even more complicated for older adults who were born outside the U.S.



Between the rising older immigrant population and the unique factors that impact their health coverage options...

It is important that older adults who were born abroad and their advocates learn about which aspects of Medicare eligibility, enrollment, and payment may be different for this group.

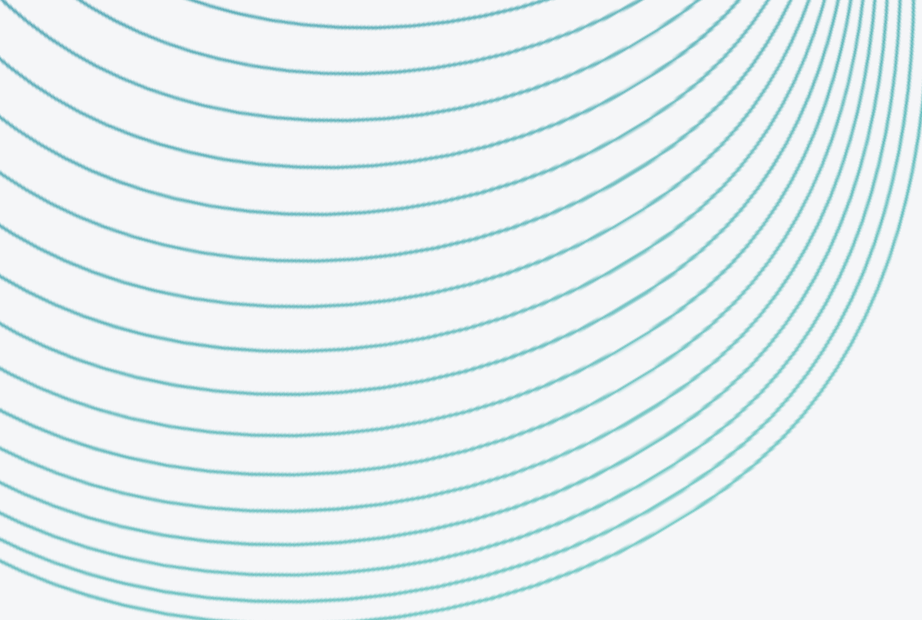
Non-citizens who qualify for federal disability or retirement benefits

Federal disability or retirement benefits

- You will qualify for Medicare if you qualify to receive or currently receive:
 - Social Security retirement benefits
 - Railroad Retirement Benefits (RRB)
 - Social Security Disability Insurance (SSDI)
- In any of these cases, you qualify for premium-free Part A, and therefore qualify for Medicare
- Regardless of your citizenship or how long you have lived in the U.S., if you qualify for these benefits, you qualify for Medicare

Federal disability or retirement benefits

- These benefits and premium-free Part A are tied to your U.S. work history
 - Even if you haven't been in the U.S. long or have not worked long enough, you may still qualify based on your spouse's work history or benefits
- If you aren't sure if you qualify for these benefits or have enough work history, contact the Social Security Administration (SSA)



Nina can use her husband's work credits to enroll in premium-free Part A and Part B when she turns 65, even though she hasn't lived in the U.S. for long yet.

Example:

Nina moved to the U.S. two years ago to be closer to her children and grandchildren. Soon after moving to the U.S., she met and married a U.S. citizen. Nina has no work history of her own in the U.S., but her husband has nearly 20 years of work history. Now Nina is turning 65 and curious if she can enroll in Medicare...

**Non-citizens who have been
permanent U.S. residents for five
continuous years**



Legal permanent resident (LPR)

- Non-citizens who are allowed to live in the U.S. indefinitely
- Sometimes referred to as a "green card holder"
- May be eligible for Medicare if they have lived in the U.S. continuously for five years

LPRs and residency requirement

- The five years begins the day you arrive in the U.S. with the intention of establishing a home, not just for a visit
- You can keep your LPR status even if you leave the U.S. temporarily, meaning for no more than six months
 - These short visits out of the country shouldn't be considered a break in your period of residence in the U.S. for the five-year residency requirement

Note: If you qualify for the federal disability or retirement benefits discussed earlier, you do **not** also need to meet the five-year residency requirement.



Example:

Lee moved to the U.S. when he was 61 years old to live with his daughter and help take care of his grandchildren. He has a part-time job but does not have enough work history in the U.S. to qualify for premium-free Part A or retirement benefits. Also, he plans to take trips back to his home country for a few weeks every year.

Lee must wait five years from the time he moved to the U.S. to be eligible for premium Part A and Part B. His trips outside the U.S. should not affect his eligibility.



“Entitled to Part A”

- SSA will sometimes use the phrase “entitled to Part A” to mean that someone qualifies for premium-free Part A.
- If you are not “entitled to Part A,” this means you are not eligible for specifically premium-free Part A. You may still be eligible to purchase Part A for a monthly premium.
- This phrasing sometimes makes people think they are not eligible for Medicare-eligible, when they in fact are.

Those not eligible for Medicare may have other coverage options

Marketplace coverage

- No length of residency requirements
- Even if you do qualify for Medicare, but not for premium-free Part A, you may find it more affordable to enroll in a Marketplace plan rather than Medicare
 - However, you may face late enrollment penalties and gaps in coverage if you later decide you want to enroll in Medicare
- Go to www.HealthCare.gov (or contact your state Marketplace if it has one) to learn more

Medicaid

- Most non-citizens will have to meet a five-year residency requirement for Medicaid coverage, but not all
- Each state's eligibility for its Medicaid programs is different
- Even if you aren't lawfully present, including if you are undocumented, you can still get Medicaid coverage for emergency care
- Contact your local Medicaid agency to learn more

Take action

Take action



Use the [National Immigration Legal Services Directory](#) to find immigration service providers in your area.



Contact SSA to enroll in Medicare, ask about your eligibility, or learn how much work history you have. Call 800-772-1213, visit your local branch, or go to www.ssa.gov.



Contact your State Health Insurance Assistance Program (SHIP) to get one-on-one Medicare counseling, get screened for cost assistance programs, or find local resources. Call 877-839-2675 or visit www.shiphelp.org.

Resources



Questions?

Call the Medicare Rights Center at

800-333-4114



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Survey

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www.surveymonkey.com/r/medicare-minute



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Next month

Medicare Preventive Services

Thursday, November 21
3:00 - 3:30PM EST



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Thank you!