



Turning 65 while enrolled in Marketplace Insurance through Access Health CT

Income limits effective March 1, 2023-February 29, 2024

Did you or your spouse work at least 10 years?

- Enroll in Medicare Part A (hospital) and B (medical) insurance three months before you turn 65. Enroll online at ssa.gov/medicare/sign-up or call the Social Security Administration at 1-800-772-1213
- Call Access Health CT at 1-855-805-4325 at least 14 days before your 65th birthday. Cancel your Qualified Health Plan for the day before your Medicare effective date.
- Enroll in a Medicare Part D Prescription Drug plan or a Medicare Advantage Plan with prescription drug coverage. Call CHOICES at 1-800-994-9422 for assistance choosing a plan that's right for you.
- If you have not elected to enroll in a Medicare Advantage Plan, consider enrolling in a Medicare Supplement plan, also known as Medigap. Call CHOICES at 1-800-994-9422 for help selecting a Medigap plan.
- *Is your monthly income at or below \$2,989 for a single individual or \$4,043 for a couple?*
 - You may qualify for help with your Medicare costs through the Medicare Savings Program (MSP) and the Extra Help Program.
 - Call CHOICES at 1-800-994-9422 for help enrolling in MSP and Extra Help.

Did you or your spouse not work at least 10 years, and is your monthly income at or **below** \$2,564 for a single individual or \$3,468 for a couple?

- The State of CT may be able to buy Medicare Part A and B benefits for you, and help you qualify for low prescription drug costs.
- Enroll conditionally in Medicare Part A and enroll in Medicare Part B through Social Security by calling 1-800-772-1213 or applying online at ssa.gov/medicare/sign-up.
- After conditionally enrolling in Medicare, apply for the Medicare Savings Program and attach proof of your Medicare enrollment.
- Call CHOICES at 1-800-994-9422 for MSP application assistance and for questions about this process.

Did you or your spouse not work at least 10 years, and is your monthly income **above** \$2,564 for a single individual or \$3,468 for a couple?

- You can either:
 - Maintain insurance through Access Health CT with possible advanced premium tax credits and cost sharing reductions, OR
 - Consider paying a premium to get Medicare Part A and related Medicare products.

Notes

- In order to qualify for Medicare, individuals with less than 10 years of work history must be either a U.S. citizen or an authorized resident with at least 5 years of continuous U.S. residency. Authorized residents without 10 years of work history and 5 years of continuous residency may be able to maintain a Qualified Health Plan through Access Health with advanced premium tax credits.
- If you are enrolled in HUSKY D through Access Health, we have a separate decision tree for you!

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