



Turning 65 while on HUSKY D

Income limits effective March 1, 2024-February 29, 2025

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.
- 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 is 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 \$3,088 for a single individual or \$4,191 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.
 - CHOICES counselor can screen you for other programs that may save you additional money on your Medicare costs and provide additional benefits, such as HUSKY C.

Did you or your spouse not work at least 10 years, and is your monthly income at or **below** \$2,649 for a single individual or \$3,595 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.
- Medicare benefits will begin the month CT pays for your Medicare A and B premiums.
- 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.
- CHOICES counselor can screen you for other programs that may save you additional money on your Medicare costs and provide additional benefits, such as HUSKY C.

Did you or your spouse not work at least 10 years, and is your monthly income **above** \$2,649 for a single individual or \$3,595 for a couple?

- Purchase 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

- 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 qualify to purchase a Qualified Health Plan through Access Health with premium tax credits.

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