Who is eligible for benefits under Part A (Hospital Insurance)?

All persons age sixty-five and over who are entitled to monthly Social Security cash benefits (or would be entitled except that an application for cash benefits has not been filed), or monthly cash benefits under Railroad Retirement programs (whether retired or not), are eligible for Medicare Part A benefits. An individual may be eligible for Social Security or Railroad Retirement program benefits based on the individual’s own work record or as the current or surviving spouse of someone eligible for such benefits. Such individuals are eligible for Part A (Hospital Insurance) benefits if they are at least sixty-five years old. For example, a woman age sixty-five or over who is entitled to a spouse’s or widow’s Social Security benefit is eligible for benefits under Part A.

Persons age sixty-five and over can receive Medicare benefits even if they continue to work. Enrollment in the program while working will not affect the amount of future Social Security benefits.

Certain Social Security or Railroad Retirement disability beneficiaries are eligible for Medicare Parts A and B after entitlement to disability benefits for twenty-four months or more. Eligible categories of disability beneficiaries include disabled workers at any age, disabled widows and widowers at least age fifty but not yet age sixty-five, beneficiaries age eighteen or older who receive benefits because of disability beginning before age twenty-two, and disabled qualified Railroad Retirement annuitants. Medicare coverage is automatic. No application is required.

A person who becomes re-entitled to disability benefits within five years after the end of a previous period of entitlement (within seven years in the case of disabled widows or widowers and disabled children) is automatically eligible for Medicare coverage without the need to wait another twenty-four months. In addition, in most cases, an individual covered by Medicare on the basis of disability, but who loses disability benefits for some reason, will again be eligible for Medicare coverage without needing to meet the twenty-four month waiting period requirement, if the current impairment is the same as (or directly related to) that in the previous period of disability.

Who is eligible for benefits under Part A (Hospital Insurance)?

Medicare coverage will continue if an individual returns to work during a nine-month trial period and for up to fifteen additional months (a total of twenty-four months).

Individuals with ALS (Amyotrophic Lateral Sclerosis, also known as Lou Gehrig’s disease) are eligible for Medicare Part A (Hospital Insurance) the first month they are eligible for Social Security or Railroad Retirement disability benefits. The normal twenty-four month waiting period does not apply.

Medicare Part A also covers individuals with End-Stage Renal Disease (ESRD) who are not yet age sixty-five but who are either currently or fully insured for, or are entitled to, Social Security or Railroad Retirement benefits. Spouses or dependent children of eligible individuals may also be covered if the spouse or dependent child has ESRD.