

# Medicare & the Health Insurance Marketplace®

Medicare is health insurance for people 65 and older, people under 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (ESRD). If you don't have (and don't qualify for) Medicare, the Health Insurance Marketplace® can help you find coverage that fits your needs and budget. Depending on your situation, you may be able to get your health coverage through the Marketplace instead of Medicare.

## I already have Medicare. Should I get a Marketplace plan, too?

No. You don't need to get a Marketplace plan if you have Medicare. The Marketplace doesn't affect your Medicare choices or benefits. It's illegal for someone to sell you a Marketplace plan if they know you have Medicare. This is true even if you have only Medicare Part A (Hospital Insurance) or only Medicare Part B (Medical Insurance).

If you want coverage to add to Original Medicare (Part A and Part B), visit [Medicare.gov](https://www.medicare.gov) to learn more about Medicare Supplement Insurance (Medigap) policies. You can also learn about other Medicare coverage options, like Medicare Advantage Plans (Part C).

## When should I choose Marketplace coverage instead of Medicare?

There are situations where you may want to choose Marketplace coverage instead of Medicare.

For example, if you're paying a premium for Part A, you can drop your Part A and Part B coverage and get a Marketplace plan, but you should first check if Marketplace coverage meets your needs and fits your budget. In some cases, Part A will be cheaper than a Marketplace plan without financial help.

Consider these important points:

- If you keep your Marketplace plan, once you have Medicare Part A or coverage through a Medicare Advantage Plan, you no longer qualify for financial help for a Marketplace plan starting 4 months after you become eligible for premium-free Medicare Part A, even if you don't sign up for it.
- If you sign up for Medicare after your Initial Enrollment Period ends, **you may have to pay a late enrollment penalty for as long as you have Medicare.**
- Generally, if you don't sign up during your Initial Enrollment Period, you can only get Part B and premium-free Part A during the Medicare General Enrollment Period (January 1– March 31). When you sign up during this period, your Medicare coverage starts the first day of the month after you sign up.
- If you get premium-free Part A, you can't drop Medicare without also dropping your retiree or disability benefits (Social Security or Railroad Retirement Board). You'll also have to pay back all retirement or disability benefits you got and all costs Medicare paid for your health care claims.

## If I have Marketplace coverage, what should I do if I'm eligible for Medicare?

If you have Marketplace coverage that isn't through an employer, sign up for Medicare when you're first eligible (during your Initial Enrollment Period). This helps you avoid a delay in Medicare coverage and potential late enrollment penalties. To avoid a gap in coverage, don't end your Marketplace plan until you know when your Medicare coverage starts. Learn how Marketplace coverage works with Medicare at [HealthCare.gov/medicare](https://www.healthcare.gov/medicare).

Once you're considered eligible for Part A or already have it, you won't qualify for financial help from the Marketplace to pay for your Marketplace plan premiums or other medical costs. If you continue to get help paying for your Marketplace costs after you have Medicare, you'll have to pay the difference back when you file your taxes. Learn how to report your changes to the Marketplace at [HealthCare.gov/reporting-changes](https://www.healthcare.gov/reporting-changes).

If others are enrolled with you in your Marketplace plan, like a spouse or dependents, they'll need to re-enroll so they can stay covered. Your Marketplace coverage can end as soon as the day you decide to end coverage, or you can pick a day in the future. Usually, you'll want your Marketplace coverage to end the day before your Medicare coverage starts. You can end coverage for all or some people on your Marketplace plan, like a spouse or dependents. They may need to enroll in another Marketplace plan.

Log into your account at [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to end your Marketplace coverage.

### **Can my Marketplace end date be in the past if my coverage overlapped with Medicare starting?**

Generally, no. Once you get Part A or Part C, you should end your Marketplace coverage right away. However, if you were retroactively enrolled in Medicare, you may be able to retroactively end your Marketplace plan enrollment, too. Contact the Marketplace Call Center to ask about your options.

### **I share a Marketplace plan with others in my household. What happens if our Marketplace coverage isn't renewing because I have Medicare?**

Plans won't re-enroll you in Marketplace coverage if they know you have Medicare. This may also end coverage for everyone on your Marketplace plan, including the people who aren't enrolled in Medicare. Your Marketplace plan will send you a letter with information for the other people on your plan, including how they can enroll in new Marketplace coverage. They may qualify for a Marketplace Special Enrollment Period with a coverage start date based on when they pick a plan.

### **I have Social Security Disability Insurance (SSDI), and don't have Medicare. Can I get a Marketplace plan?**

If you have SSDI for less than 24 months, you can get a Marketplace plan. After receiving SSDI for 24 months, you may be eligible for Medicare and will be automatically enrolled in Part A and Part B. At that point, you won't qualify for any financial help from the Marketplace and you must update your Marketplace application.

### **I had SSDI and returned to work. Can I get a Marketplace plan?**

If you return to work or enter a Trial Work Period, you may be eligible for 93 months of Medicare coverage after you got Medicare because of SSDI. Even if your cash benefits stop, your Medicare coverage may continue. To learn more about your Medicare coverage, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

### **I have End-Stage Renal Disease (ESRD), and don't have Medicare. Can I get a Marketplace plan?**

Yes. People with ESRD aren't required to sign up for Medicare. If you have ESRD and don't have either Part A or Part B, you can get a Marketplace plan. You may also qualify for financial help from the Marketplace to pay for your Marketplace plan premiums or other medical costs.

### **I have Medicare coverage because of ESRD. Can I drop Medicare and choose a Marketplace plan?**

Generally, no. But your Medicare coverage will end one year after you stop getting regular dialysis, or 36 months after a successful kidney transplant (if you don't otherwise qualify for Medicare coverage).

## If I have Medicare, can I get a stand-alone dental plan through the Marketplace?

- In most cases, no. If [HealthCare.gov](#) runs the Marketplace in your state, you won't be able to buy a stand-alone dental plan through the Marketplace unless you're also buying a health plan.
- If your state runs its own Marketplace and there's a stand-alone dental plan available, you may be able to buy the plan through the state's Marketplace. Visit [HealthCare.gov/marketplace-in-your-state](#) to find out if your state has its own Marketplace.

## Is prescription drug coverage through the Marketplace considered creditable prescription drug coverage for Medicare Part D?

It depends on the plan. Marketplace plans cover prescription drugs as an essential health benefit. However, Marketplace prescription drug coverage isn't required to be at least as good as Medicare drug coverage (Part D), which offers "creditable prescription drug coverage." But all private insurance companies that offer prescription drug coverage, including Marketplace plans, must let you know each year in writing if their prescription drug coverage is creditable.

If you have Medicare and go 63 days or more in a row without Medicare drug coverage or other creditable prescription drug coverage, you may have to pay a monthly late enrollment penalty if you sign up for Part D later. Visit [Medicare.gov](#) for more information on creditable coverage.

## If I have Medicare coverage, can I get help paying for my Medicare costs?

- If you need help with your Part A and Part B costs, you can apply for a Medicare Savings Program. Visit [Medicare.gov/basics/costs/help/medicare-savings-programs](#) for more information about these programs. Contact your State Medical Assistance (Medicaid) office to find out if you qualify for a Medicare Savings Program in your state. To get their phone number, visit [Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip#statemenu](#), or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- If you need Extra Help to pay for Medicare Part D drug costs, visit [SSA.gov/extrahelp](#) to apply.

## Where can I get more information?

- Visit [SSA.gov](#) for information about Medicare enrollment.
- To learn more about Medicare coverage and plan choices, visit [Medicare.gov](#), or call 1-800-MEDICARE.

## How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, visit [HealthCare.gov](#) or call the Marketplace Call Center at 1-800-318-2596.

TTY users can call 1-855-889-4325.

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You have the right to get your information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice](#), or call 1-800-318-2596. TTY users can call 1-855-889-4325.

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