

Medicare Minute Script – October 2024

Medicare and Immigration Status

Did you know that you don't have to be a U.S. citizen to qualify for Medicare? During today's Medicare Minute, you'll learn about Medicare eligibility and coverage for people who are not U.S. citizens.

Point 1: Non-citizens who qualify for Federal Disability or Retirement benefits are eligible for Medicare.

If you qualify for Social Security Retirement Benefits, Social Security Disability Insurance, or Railroad Retirement Benefits, you are eligible for Medicare. In other words, if you qualify for premium-free Part A, you are Medicare-eligible regardless of your immigration status and residency. To be eligible for retirement benefits and premium-free Part A at age 65, you must have worked at least 40 calendar quarters, or ten years, in the U.S. and paid Social Security tax. To qualify for premium-free Part A before age 65, you must meet pro-rated work history requirements that are based on the age you became disabled and when the work was performed. If you don't have enough work history, you may still be eligible based on your spouse's work history. If you aren't sure how many quarters of work history you or your spouse has, you can contact Social Security to ask. You can also make an online account at [SSA.gov](https://ssa.gov) to check your number of work quarters online.

Point 2: Non-citizens who have been permanent U.S. residents for five continuous years are also eligible.

Legal permanent residents, or LPRs, are non-citizens who are allowed to live in the U.S. indefinitely. A person who has the immigration status of LPR is sometimes referred to as a "green card holder." If you are an LPR who doesn't qualify for the federal benefits just described, you can be eligible for Medicare if you have lived in the U.S. continuously for five years before enrolling in Medicare. 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.

Point 3: Non-citizens who are not eligible for Medicare may have other coverage options.

You may have other coverage options if you don't qualify for Medicare.

- **Marketplace coverage:** There are no length of residency requirements for Marketplace coverage. 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. To learn more about Marketplace coverage, go to HealthCare.gov or contact your state Marketplace if your state has one. However, if you're eligible for Medicare but choose Marketplace coverage instead, you may face late enrollment penalties and gaps in coverage if you later decide you want to enroll in Medicare.
- **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. For example, states can remove the length of residency requirement or LPR status for pregnant people and children, or provide additional coverage for people with any immigration status using state funding. Even if you aren't lawfully present, including if you are undocumented, you can still get Medicaid coverage for emergency care. To learn more about your state's Medicaid programs, contact your local Medicaid agency.

Point 4: Be aware of people trying to steal your Medicare number.

Medical identity theft happens when someone steals your personal information and uses it to get medical treatment or equipment and bills your insurance for it. Healthcare companies can try to reach people in various ways, like television commercials, radio ads, events, mailings, phone calls, and text messages. Some of them may be legitimate, but some could potentially be scammers trying to steal your personal and/or medical identity information. Medical identity theft can affect your medical and health insurance records, and your ability to receive services or equipment in the future when it is medically needed. It is important to protect your Medicare number and only share it with your health care provider or a trusted person. Scammers have various ways of stealing someone's Medicare number and personal information. You should report medical identity theft if:

- You gave out your Medicare and/or health ID number over the phone or internet to someone offering durable medical equipment, genetic testing, COVID-19 testing/supplies, or back braces.
- You are contacted by a debt collection company for a provider bill you do not owe.
- You received boxes of braces, testing kits, or other medical supplies in the mail that you did not request.
- A Medicare and/or a Medicare Advantage plan denies or limits your coverage or benefits because of a medical condition you do not have.

Take Action:

1. Contact the Social Security Administration (SSA) to enroll in Medicare Parts A and B, ask about your Medicare eligibility, or learn how much work history you have. Contact SSA at 800-772-1213.
2. Contact your State Health Insurance Assistance Program (SHIP) to speak with a Medicare counselor who can provide one-on-one assistance, screen you for cost assistance programs, and connect you to other local resources.
3. Contact your Senior Medicare Patrol (SMP) if you may have experienced medical identity theft.
4. Use the [National Immigration Legal Services Directory](#) to find immigration services in your area.

Local SHIP Contact Information		Local SMP Contact Information	
SHIP toll-free: 800-247-4422		SMP toll-free: 800-247-4422	
SHIP email: idahoshiba@doi.idaho.gov		SMP email: idahoshiba@doi.idaho.gov	
SHIP website: shiba.idaho.gov		SMP website: https://aging.idaho.gov/stay-safe/senior-medicare-patrol-fraud-prevention	
To find a SHIP in another state: Call 877-839-2675 and say “Medicare” when prompted or visit www.shiphelp.org .		To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .	
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