# How to Apply for Medicare with a Disability

# Determine Your Eligibility Requirements:

- If you have ALS, you're immediately eligible for Medicare after collecting disability benefits.
- If you have end-stage renal disease (ESRD), you're eligible if:
  - O You have kidney failure.
  - O You require regular dialysis treatments or have had a kidney transplant.
  - O You meet one of the following requirements, or you're the spouse or the dependent child of someone who meets one of the following:
    - You're getting or eligible for Social Security or Railroad Retirement benefits.
    - You've completed the required working hours under Social Security, with the Railroad Retirement Board or as a government employee.
- If you have a disability not listed above, you qualify after receiving disability benefits for 24 months.

## What You'll Need to Apply:

- Date and place of birth.
  - O Permanent Residence Card number if you're not a U.S. citizen.
- Medicaid number and start and end dates.
- Current health insurance information.
  - O Employment start and end dates for the current employer who provides your health insurance coverage through a Group Health Plan.
  - O Start and end dates for your current Group Health Insurance coverage.

#### **How To Sign up for Plans:**

- If you have end-stage renal disease (ESRD), you're eligible if:
  - O Medicare Part A and B:
    - Online by filling out the application on the Social Security Administration website.
    - In-person at your local Social Security Office.
    - By calling Social Security at 1-800-772-1213
      Monday to Friday between 7 a.m. and 7 p.m.
  - O Medicare Part C and D:
    - Apply during Initial Enrollment, Open Enrollment or General Enrollment periods.
    - Use the plan finder tool to find providers based on location.
    - O Join a plan.
  - o Medicare Supplement (Medigap):
    - Decide which of the Medigap plans (A–N) meets your needs.
    - Find out which insurance companies offer Medigap plans in your state.
    - Compare costs of different Medigap plans.
    - Buy your Medigap plan.

### **Next Steps:**

- Receive your Medicare card in the mail:
  - o 3 months before your 65th birthday.
  - O 25th month of getting disability benefits if you're automatically enrolled in Part A and B.
  - O About two weeks after signing up for Medicare or Social Security benefits.
- Check your Medicare Summary Notices for mistakes or denials for claims.

