

## Seniors and the Washington Healthplanfinder

Most individuals are expected to enroll in Medicare when they turn 65 but there are some exceptions. Certain individuals described in the chart below **MAY** use the Washington Healthplanfinder to enroll in a healthcare plan if NOT already enrolled in Medicare. Individuals eligible to use the Washington Healthplanfinder may have high premium costs unless they qualify for a tax credit which is based on their income, tax filing status and family size. If not eligible for tax credits, they should consider enrolling in Medicare **EVEN** if they are required to pay a premium for Part A. The best advice for individuals in this situation is to shop and compare their costs for Medicare versus their costs for a private plan on the Washington Healthplanfinder.

<b>A CLIENT IN THIS SITUATION:</b>	<b>Medicare-Eligible</b>	<b>Eligible for Washington Healthplanfinder</b>	<b>May Qualify for Tax Credit</b>
<ul style="list-style-type: none"> <li>Age 65 and has earned 40 credits to receive Medicare <b><u>Part A premium-free</u></b> <i>( Includes US citizens and legal residents in US at least 5 years)</i></li> </ul>	Yes	No	No
<ul style="list-style-type: none"> <li>Age 65 but has <b><u>NOT</u></b> earned 40 credits to qualify for Medicare <b><u>Part A premium-free</u></b> <i>(Includes US citizens and legal residents in US at least 5 years)</i></li> </ul>	Yes (BUT will have to pay premiums unless eligible for MSP*)	Yes	Yes
<ul style="list-style-type: none"> <li>Under 65 and has been receiving Social Security Disability Income (SSDI) for <b><u>at least 24 months</u></b> <i>(No waiting period for those with ESRD and ALS)</i></li> </ul>	Yes	No	No
<ul style="list-style-type: none"> <li>Under 65 but has been receiving Social Security Disability Income (SSDI) for <b><u>less than 24 months</u></b></li> </ul>	No	Yes	Yes
<ul style="list-style-type: none"> <li>Legal immigrant who has lived in the US for <b><u>less than 5 years</u></b> <i>(May be eligible for a private plan but NOT Medicaid)</i></li> </ul>	No	Yes	Yes

\*MSP = Medicare Savings Program

This Document is for SHIBA Training Purposes ONLY  
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