

Health Insurance for Adults

Ages 65 & Older

Here is what you need to know about your coverage options, depending on your income and whether you are eligible for Medicare.

Maryland Health Connection, the state's official health insurance marketplace, is a way for many adults to meet the federal requirement to have health coverage.

But, most people 65 or older who are eligible for or enrolled in Medicare are not eligible to enroll in health coverage through Maryland Health Connection.

If you have coverage through Medicare Part A or a Medicare Advantage Plan, you meet the requirement to have health insurance.

You also may qualify for Medicaid.

- Depending on your income, you may qualify for both Medicaid and Medicare. If you are 65 or older and receiving Medicare, and you meet certain income and asset limits, you may apply for a Medicaid program to help low-income Medicare recipients. You can apply for these programs at a local Department of Social Services office. Visit mydhrbenefits.dhr.state.md.us for an office near you.
- Even if you are eligible for Medicaid, you still must enroll in Medicare. If you do not qualify for Medicare Part A at no cost, based on your or your spouse's work experience in the U.S., you will need to apply for buy-in Medicare. You may qualify for buy-in Medicare if you are a U.S. citizen or a legal resident who has been living in the U.S. continuously for at least five years.

Enrolling in Medicare is usually your best coverage option.

- If you qualify for Medicare at no cost, but are not enrolled, you can choose to enroll in coverage through Maryland Health Connection instead. However, you will not be eligible for financial help so this is not the best option for most people. For help understanding your Medicare enrollment choices, visit aging.maryland.gov/pages/statehealthinsuranceprogram.aspx.
- If you are enrolled in Medicare Part A and/or Part B or a Medicare Advantage Plan, you cannot buy a qualified health plan through Maryland Health Connection.
- If you are already enrolled in a qualified health plan when you turn 65, you can keep your coverage as long as you pay your premium. Once you enroll in Medicare, you will no longer be eligible for financial help.



You can buy a separate dental plan.

- You can enroll in a standalone dental plan through Maryland Health Connection during the annual open enrollment period, even if you are eligible for Medicare or enrolled in a health plan through Maryland Health Connection.

Legal residents may enroll in a qualified health plan.

- If you are a legal resident age 65 or older and have not been living in the U.S. continuously for five years, you may be eligible to buy a qualified health plan through Maryland Health Connection.
- You also may be eligible for financial assistance to lower the cost of your insurance depending on your income and family size.

GET MORE INFORMATION

For more information about Medicare, call **1-800-MEDICARE** or visit **Medicare.gov** for plan information.

If you're eligible to enroll in coverage through Maryland Health Connection, you can enroll online at **MarylandHealthConnection.gov**. You also can find free enrollment help near you at **MarylandHealthConnection.gov/help**, or call **1-855-642-8572 (TTY: 1-855-642-8573)**.