INSURED AMERICAN & FAMILY

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Medicare for Working-Age Disabled

Under 65 and qualifying for Medicare through SSDI, ALS, or ESRD

Medicare isn't just for 65+. Here's how it works if you qualify through disability.

WHAT IT IS

Most people think of Medicare as a 65+ program, but if you're approved for Social Security Disability Insurance (SSDI), you qualify for Medicare after a 24-month waiting period from when your SSDI cash benefits start. People with ALS (Lou Gehrig's disease) qualify immediately when SSDI starts, no wait. People with End-Stage Renal Disease (ESRD) have their own timing rules tied to dialysis or transplant.

WHO QUALIFIES

SSDI recipients, Medicare starts after 24 months of
cash benefits.

ALS patients, Medicare starts the same month SSDI
begins (no wait).

ESRD patients, separate rules based on dialysis or
kidney transplant timing.

WHAT YOU GET

Part A (hospital), Part B (doctor), and the ability to add Part D
(drugs), same as anyone else.

Choice of Original Medicare + Medigap or Medicare
Advantage, though Medigap availability and pricing for

under-65 disabled vary by state.
Some states require Medigap to be offered to under-65

disabled beneficiaries; others don't. Rules and pricing differ
from age-65 enrollment.

THE 3 THINGS PEOPLE GET WRONG

1. **"I have to wait until 65 for Medicare."**
   Not if you qualify through SSDI, ALS, or ESRD. You can be on Medicare years before 65.
2. **"Medigap isn't available before 65."**
   It varies by state. Some states require Medigap to be offered to under-65 disabled beneficiaries; others don't. Pricing and underwriting often differ from age-65 enrollment. Worth comparing options carefully.
3. **"Medicare replaces my Social Security Disability."**
   Medicare is your medical insurance. Your SSDI cash benefit continues as is. Two separate programs.

TIMING:

Three months before your 24-month SSDI mark, call Craig. We'll get you set up before coverage starts.

Approaching your Medicare-eligible date? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.