INSURED AMERICAN & FAMILY

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Turning 65 Without US Work History

What Medicare costs you, and when the Marketplace beats it

Without 40 quarters of US-covered work, Medicare gets expensive fast. There is a workaround most people miss.

WHAT IT IS

If you are turning 65 and have not worked enough in the US to earn 40 Medicare-covered quarters (10 years), Medicare is not automatically free. You can still enroll if you are a US citizen, or a lawful permanent resident with 5 continuous years in the US, but you pay a monthly premium for Part A on top of the standard Part B and Part D premiums. For many people in this situation, the ACA Marketplace turns out to be the better financial answer. This guide lays out both sides honestly so you can compare.

WHAT MEDICARE COSTS YOU IN 2026

Premium-free Part A
Requires 40 US-covered work quarters (10 years)

30-39 quarters: $311/mo
Reduced Premium Part A; LPRs need 5-yr US residency

0-29 quarters: $565/mo
Full Premium Part A; the most expensive Medicare tier

Part B + Part D added
$202.90 + $38.99/mo, no work history required

Plus Medigap if added
$150-300/mo at 65; all-in stack ~$960-$1,110/mo

WHEN ACA MARKETPLACE MAKES MORE SENSE

65+ CAN use Marketplace
Allowed if you are NOT entitled to premium-free Part A

Income 138-400% FPL
Subsidies available 2026 ($21,597-$62,600 single)

Above 400% FPL ($62,600)
No subsidy; the 8.5% cap expired Dec 31 2025

Below 138% FPL
Likely Medicaid-eligible in expansion states

No IRMAA, no underwriting
Marketplace is guaranteed-issue at any income

THE 3 THINGS PEOPLE GET WRONG

1. **"Totalization agreements transfer my foreign work credits to Medicare."**
False. The US has Social Security totalization agreements with about 30 countries, but Section 233 of the Social Security Act limits these to retirement, disability, and survivors benefits. They do NOT confer Medicare quarters. Foreign work history does not lower your Premium Part A.

2. **"I can't have Marketplace coverage after 65."**
False. The disqualifier is being entitled to premium-FREE Part A, not turning 65. If you do not qualify for premium-free Part A because of work history or immigration status, you can buy Marketplace coverage AND keep premium tax credits if your income fits the bracket. KFF and the IRS confirm this exception.

3. **"Once I am a green card holder for 5 years, Medicare is free."**
False. The 5-year continuous-residency rule gives LPRs the RIGHT TO BUY Premium Part A, not free Part A. Free Part A requires 40 US-covered work quarters, the same as for citizens. The 5-year rule unlocks the buy-in only.

THE SPOUSE PATHWAY MOST PEOPLE MISS

If you are married at least 1 year to a US citizen or LPR who has 40 US-covered work quarters AND is at least 62, you qualify for premium-FREE Part A through your spouse's record. Divorced after a marriage of 10+ years and not remarried: same benefit. Widowed after 9+ months of marriage: same benefit. This is the single most-missed workaround. Before you accept that you owe $565/mo for Part A, check your spouse's (or ex-spouse's, or deceased spouse's) Social Security earnings record at SSA.gov. A 40-quarter spouse on the record turns a $1,000/mo Medicare stack into the standard premium-free path.

Turning 65 without a strong US work history? Call or text Craig, I'll check your spouse-credit eligibility and run your Medicare vs Marketplace numbers side by side.

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

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