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Medicare 101 Training Series

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We will not be taking live questions, please use the Q&A to ask questions, I will respond via email; you are welcome to email me directly as well.

This training will be posted to the DSHS Dual Medicare-Medicaid webpage

<https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid>



Medicare: Aging v. Disability and the Difference Between SSDI and SSI

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Agenda

- What is Medicare
- Aging into Medicare (65+)
- Medicare Under 65 (Disability)
- Medicare: Age vs. Disability
- SSDI v. SSI

Quick review of Medicare

What is Medicare

Medicare is the federal health insurance program for people:

- **Aged 65** and older
- **Under 65 with a disability** who have received Social Security Disability (SSD) benefits for 24 calendar months
- Must be a U.S. citizen or legal permanent resident (LPR) and must reside in the U.S. for 5 continuous years

Note: Medicare does not cover all medical expenses

Note: Individuals with ESRD and ALS, **do not** have to serve a 24-month waiting period and will automatically receive Medicare Parts A and B the month their Social Security Disability benefits begin

Four Parts of Medicare: Two ways to get Medicare coverage



Medicare Part A inpatient hospital insurance



Medicare Part B outpatient medical insurance

Original Medicare is administered through the federal government

- Can see any provider contracted with Medicare
- Original Medicare (OM) is Part A & Part B only
- Part D prescription coverage is **NOT** included with OM
- OM does **NOT** offer extra supplemental benefits



Medicare Advantage (MA) Part C plans

Part C plans cover everything OM covers in addition to:

- Includes Part D prescription drug coverage
- Added supplemental benefits and services not covered by Original Medicare
- Dual Eligible Special Needs Plans (DSNP) are a type of MA plan
- Administered by private insurance companies



Medicare Part D prescription drug coverage

Part D prescription drug coverage:

- Also known as a Medicare stand alone **P**rescription **D**rug **P**lan (PDP)
- Part D prescription coverage is **NOT** included with OM
- PDPs are available through private insurance companies

Eligibility: Age v. Disability

Aging into Medicare (65 and older)

- You are a U.S. citizen or permanent legal resident for five continuous years
- Or your spouse has worked and paid Medicare taxes for at least 10 years (40 work credits)

Enrollment:

- During Initial Enrollment Period (IEP); seven-month period begins three months before you turn 65, includes your birth month, and ends three months after your birth month
- Automatic if you are already receiving Social Security or Railroad retirement benefits, you will be automatically enrolled in Parts A and B when you turn 65
- Coverage will begin the first day of the month you turn 65

Medicare Under 65 (Disability)

- You are under 65 and have a qualifying disability
- You have received Social Security Disability Insurance (SSDI) payments for 24 months
- 24 month waiting period is waived for individuals with Amyotrophic Lateral Sclerosis (ALS) or End-Stage Renal Disease (ESRD)

Enrollment:

- Automatic if you have received SSDI for 24 months, you will be automatically enrolled in Parts A and B
- Coverage begins with your 25th month of SSDI benefits

NOTE: Medicare benefits are the same regardless of whether you qualify due to age or disability

	Aging into Medicare (at age 65)	Medicare Due to Disability (under age 65)
Eligibility requirements	<p>Age 65 and up</p> <p>Eligible if you (or your spouse) worked and paid Medicare taxes for at least 10 years (40 work credits).</p>	<p>You must have a qualifying disability and have received SSDI benefits for 24 months.</p> <p>Exception to 24 month waiting period: People with Amyotrophic Lateral Sclerosis (ALS) or End-Stage Renal Disease (ESRD)</p>
Enrollment	Your enrollment in Parts A and B is automatic if you're already receiving Social Security retirement benefits. If not, you must sign up during your Initial Enrollment Period (IEP).	After your 24-month waiting period for SSDI ends, you are automatically enrolled in Medicare Parts A & B.
Initial Enrollment Period (IEP)	The 7-month window to enroll: includes the 3 months before your 65 th birthday, your birthday month, and the 3 months after your birthday.	Automatically enrolled in Medicare at the start of your 25th month of disability payments.
Part B & D penalties	If you don't enroll in Part B and D when you're first eligible (and don't qualify for a Special Enrollment Period), you may pay a late enrollment penalty for as long as you have coverage. Exception: if you are dually eligible, the late enrollment penalty is waived	Medicare due to a disability with a Part B late penalty, it will be waived once you turn 65. (e.g., a person might opt out of Part B if they have other creditable coverage, but they could face a penalty if they do not re-enroll in time after that coverage ends).
Disability Continuation of coverage at age 65	N/A (age 65 is the starting point)	Medicare coverage continues seamlessly, but your Medicare entitlement shifts from disability to age.
Coverage options	Original Medicare (A&B), Medicare Advantage (Part <u>C</u>), and Prescription Drug Plans (Part D).	Original Medicare (A&B), Medicare Advantage (Part C), and Prescription Drug Plans (Part D).

What are SSDI and SSI?

SSDI (Social Security Disability Insurance):

- Funded by Social Security taxes paid by workers.
- Provides benefits to workers who become disabled before retirement age and have earned 40 credits, 20 of which were earned in last 10 years and ending year of your disability (20/40 rule). Younger workers may be eligible with fewer credits.
- Viewed as a health insurance coverage through Medicare program, **not** based on financial need.

SSI (Supplemental Security Income):

- A federal program funded by general tax revenues, **not** Social Security taxes.
- Provides a financial safety net for low-income individuals who are aged, blind, or disabled, regardless of work history.
- Strict limits on income and resources apply.

SSDI v. SSI: Key Differences

	SSDI (Disability Insurance)	SSI (Supplemental Income)
Eligibility Basis	Work history and credits.	Limited income and resources.
Funding Source	Social Security taxes.	General U.S. Treasury funds.
Work Credits	Are required to be eligible.	Are not required to be eligible.
Benefit Amount	Varies based on lifetime earnings.	A set federal amount can be supplemented by states.
Healthcare	Qualify for Medicare after a 24-month waiting period.	Qualify for Medicaid immediately.
Dependents	Can provide benefits for a spouse and children.	Does not provide benefits for a spouse and children, though couples can receive a higher SSI rate.

Key Takeaways

- Medicare is the federal health insurance program for all people aged 65 and older and for people under 65 due to a disability
- Medicare enrollment is done through Social Security Administration <https://www.ssa.gov/medicare/sign-up>
- The first step is to apply for disability benefits through the Social Security Administration (SSA) at www.ssa.gov/disability; or apply by phone 1-800-772-1213; or apply in person use this link to find your local SSA office <https://www.ssa.gov/locator/>.
- SSDI is considered an earned health insurance coverage benefit through Medicare.
- SSI is a needs-based welfare program.
- Apply for SSI at <https://www.ssa.gov/ssi/text-apply-ussi.htm>; see webpage for additional information on the process and required documents
- SSDI links to Medicare.
- SSI links to Medicaid.
- When a Medicare-eligible person with a disability turns 65, their Medicare enrollment seamlessly transitions from disability-based to age-based with no interruption in coverage.
- For help with Medicare enrollment [call SHIBA 1-800-562-6500](tel:1-800-562-6500)
- Medicare 101 series & other resources or request a training for your team: visit <https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid>



Thank You

Resources

- Social Security Administration (SSA) enroll in Medicare <https://www.ssa.gov/medicare/sign-up>
- SHIBA: Get help with Medicare enrollment and navigating dual eligibility: <https://www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba>
- Medicare & You Handbook: <https://www.medicare.gov/medicare-and-you>
- Medicare Enrollment Periods and related forms: <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>
- Dual Eligible Special Needs Plans(DSNPs): <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/dual-eligible-special-needs-plan-d-snp>
- Dual Eligible Special Needs (DSNPs) service area guide: <https://www.hca.wa.gov/assets/free-or-low-cost/d-snp-service-area-guide.pdf>
- Medicare Savings Program (MSP): <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/medicare-savings-program>
- How do I contact the MA DSNP plans?: <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/dual-eligible-special-needs-plan-d-snp#how-do-i-contact-the-plans>
- How do I change my BHSO only plan?: <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/dual-eligible-special-needs-plan-d-snp#how-do-i-change-my-behavioral-health-services-only-plan>
- Advancing Medicare & Medicaid Integration (AMMI) WA DSHS: <https://medicare-medicaid.org/integration-in-action/washington-department-of-social-and-health-services/>
- Centers for Medicaid & Medicare (CMS) federal site of everything you might want to know about DSNPs: <https://www.cms.gov/Medicare/Health-Plans/SpecialNeedsPlans/D-SNPs>