



Medicare 101: Understanding the Basics and Eligibility

Selecting the right Medicare plan is a journey that begins with understanding the basics, starting with what Medicare is and who qualifies for it. Let's dive into the essentials.

What is Medicare?

Medicare is a federal health insurance program in the United States. Unlike private health insurance that you might get through an employer or purchase on your own, Medicare is provided by the government. Its main purpose? To ensure that individuals age 65+ and certain qualifying individuals have access to affordable health care services.

Medicare was initiated in 1965 under the Social Security Act, and since then, it has become an integral part of the U.S. health system. Medicare caters primarily to older citizens, ensuring that once individuals hit the age of 65, they won't be left without health coverage. However, it's worth noting that Medicare is also available to certain qualifying individuals.



Who is eligible for Medicare?

While Medicare is often associated with people age 65+, its reach goes beyond that demographic. Here's a quick breakdown of the eligibility criteria:

Age-based eligibility: The most common qualification for Medicare is age. Individuals aged 65 and older are eligible for Medicare. It doesn't matter if you're still working, retired, or planning to retire soon—once you turn 65, Medicare becomes an option for you.

Disability-based eligibility: Age isn't the only way to determine who's eligible for Medicare. Younger individuals with certain disabilities can also enroll. If you've been receiving Social Security Disability Insurance (SSDI) benefits for at least 24 months, you automatically qualify for Medicare, regardless of your age.

Medical condition-based eligibility: Certain medical conditions can make you eligible for Medicare before the age of 65. Two of the most common conditions are End-Stage Renal Disease (ESRD) and Amyotrophic Lateral Sclerosis (ALS, also known as Lou Gehrig's disease).

Keep building your Medicare knowledge

Medicare strives to improve access to affordable treatments, ensuring that age, certain disabilities, or specific medical conditions won't stand between people and the health coverage they need. As you approach the age of 65 or if you fit into the other eligibility categories, it's crucial to keep learning more about Medicare and exploring your options. The EOS Plan Finder is here to guide you through that journey, simplifying the process and ensuring you're well-equipped to make an informed decision.



The Brighter Way To Navigate Medicare

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