



If you are losing Medicaid, you might be eligible for Medicare. Act now to enroll!

If you are 65 and older or have a disability, you might be eligible for Medicare. If you had Medicaid during the COVID-19 Public Health Emergency, you may not have enrolled in Medicare when you became eligible. If you are now losing Medicaid and you qualify for Medicare, you should enroll in Medicare. There's a new Medicare Special Enrollment Period for you.

How do I know if I qualify?

You must have lost Medicaid on or after January 1, 2023, and be eligible for Medicare. Your Medicaid office should send you a notice if you are losing Medicaid.

How soon do I need to act?

You should enroll in Medicare within six months of your Medicaid ending. If you enroll later, you may pay more because of Medicare's late enrollment penalties.

How do I enroll?

You enroll through your local Social Security office. Use [Form CMS-10797](#).

What do I do if Medicare is too expensive for me?

It's possible to get help paying for premiums, medical costs, and prescriptions. Contact your Medicaid office or your local State Health Insurance Assistance Program (SHIP) to learn more. Your SHIP can help you with everything about Medicare.

Local SHIP Contact Information

Toll-free phone number: 877-839-2675 (To connect with your SHIP, say "Medicare")

Online SHIP Locator: <http://www.shiphelp.org> Click:

[Find Local Medicare Help](#)

This document was supported, in part, by grant number 90SATC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy. [October 2023]