

Medicare Part A

Coverage

Medicare Part A is Medicare's "hospital insurance" and covers only inpatient hospital services such as:



**Inpatient
hospital care**



**Skilled nursing
facility care**



**Nursing home
care**



Hospice care



**Home health
care**

Cost

Premium-Free Coverage

You are eligible for premium-free Part A coverage if you:



Are 65 years and older



**Worked for 10+ years and paid
Medicare taxes**



**Are eligible for or already receive
retirement benefits from Social Security
or the Railroad Retirement Board (RRB)**



**Have a spouse that is eligible for
Medicare**

If you're under 65, you can still get premium-free Part A if you:

- **Have Social Security or RRB disability benefits for 24 months**
- **Have ESRD and meet certain requirements**

Premium Payments

If you don't qualify for premium-free coverage, you must enroll and pay a premium.

Enrollment

When you complete your Social Security or RRB application and are approved to receive benefits, you are automatically enrolled in premium-free Medicare Part A.

If you are not eligible for premium-free Medicare Part A, you must enroll during the correct enrollment period.

