Medicare Basics
New Mexico

What is Medicare?
Medicare is health insurance for individuals who are age 65 and older, as well as certain younger people with disabilities, permanent kidney failure, or Lou Gehrig’s disease. Typically Medicare covers some, but not all medical and long-term care costs. There are often co-pays and premiums required.

There are four types of Medicare, which help to cover various expenses:
- Part A - Hospital Insurance - for inpatient care, nursing facilities, some home health care and hospice
- Part B - Medical Insurance - helps cover doctor visits and other medical expenses not covered by hospital insurance
- Part C - Medicare Advantage Plan - consumers choose to receive all of their health care services through one provider
- Part D - Prescription Drug Plan - helps cover medication costs and often has co-pays

Who is eligible for Medicare?
To qualify for “Original Medicare” a person must be 65 years of age or older. However, if the individual is not yet 65, but has:
- received Social Security Disability Insurance (SSDI), or
- received Railroad Retirement Board (RRB) disability benefits for 24 months, or
- permanent kidney failure,
that person may also be eligible for Medicare.

People 65 years or older can qualify for Medicare coverage without paying premiums if:
- they already receive SSDI or retirement benefits,
- they have not applied for benefits but meet all eligibility requirements, or
- if they or their spouse have earned at least 40 credits of Medicare-covered employment.

If a person does not meet these eligibility requirements but is 65 years or older and is a citizen of the U.S., or a lawfully admitted non-citizen, they may still receive Medicare if they are paying for Part A coverage.

To apply when turning 65
Persons who are receiving Social Security or Railroad Retirement Board (RRB) benefits before the age of 65 will be automatically enrolled the month of their 65th birthday. If a person is not receiving these benefits, they must apply at the local Social Security office, or by calling the national Social Security Administration phone number.

If a person does not enroll when first eligible, they must wait for the next General Enrollment Period (GEP), which occurs each January 1st through March 31st. Call the Social Security Office during this time to apply.

To apply if under age 65
People with disabilities who are currently receiving Social Security or Railroad Retirement Board (RRB) disability will be automatically enrolled in Medicare after receiving disability benefits for 24 months. If a person does not receive these benefits and is eligible due to kidney failure or a disability, they must apply for Medicare. Apply by calling the national Social Security Administration, or by going to the local Social Security Office.