



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

May, 2022

**Q: I was just diagnosed with End Stage Renal Disease (ESRD). I am only 61. Are there any programs to help me with my medical costs?**

**A:** Despite being only 61, you may qualify for Medicare. You can get Medicare no matter how old you are if all of these apply:

- Your kidneys no longer work
- You need regular dialysis or have had a kidney transplant
- And one of these applies to you:
  - You've worked the required amount of time under Social Security, the Railroad Retirement Board (RRB), or as a government employee
  - You're already getting or are eligible for Social Security or Railroad Retirement benefits
  - You're the spouse or dependent child of a person who meets either of the requirements listed above

If you're eligible for Medicare because of ESRD and you qualify for Part A, you can also get Part B. By having both, you will be able to receive the full benefits for coverage available from Medicare.

You can sign up for Part A and Part B by visiting your local Social Security office or by contacting Social Security.

If you're eligible for Medicare based on ESRD and don't sign up right away, your coverage could start up to 12 months before the month you apply.

For example, if you become eligible for Medicare based on ESRD in February, but don't sign up for Medicare until November, your Medicare coverage will still start in February. This is called retroactive coverage.

If you're on dialysis:

- Medicare coverage usually starts on the first day of the fourth month of your dialysis treatments. This 4-month waiting period will start even if you haven't signed up for Medicare.
  - For example, if you start dialysis on July 1, your coverage will begin on October 1, even if you don't sign up for Medicare until December 1.
- If you're covered by an employer group health plan, your Medicare coverage will still start the fourth month of

dialysis treatments. Your group health plan may pay the first 3 months of dialysis.

- As an exception, Medicare coverage can begin as early as the first month of a regular course of dialysis treatments if you meet all of these conditions:
  - You participate in a home dialysis training program offered by a Medicare-certified training facility during the first 3 months of your regular course of dialysis.
  - Your doctor expects you to finish training and be able to do your own dialysis treatments at home.
  - You maintain a regular course of dialysis throughout the waiting period that would otherwise apply.

If you have questions related to Medicare, call SHIP at (800) 452-4800, (866) 846-0139 TTY or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook, Twitter, LinkedIn, and YouTube.

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. For questions about this article, contact Sarah Peeper, [sarahship@thenewcreative.com](mailto:sarahship@thenewcreative.com).