

Medicare and Immigration Status



Did you know that you don't have to be a U.S. citizen to be eligible for Medicare? Between the growing number of older immigrants in the U.S. and the unique hurdles they face enrolling in Medicare, Medicare and immigration is an important topic to discuss.

If you are not a U.S. citizen, but are lawfully present, you may be able to get Medicare coverage, depending on your situation. We will discuss two ways non-citizens can be eligible for Medicare:

Do you qualify for Federal Disability or Retirement benefits?

You will qualify for Medicare if you qualify to receive or currently receive:

- ✓ Social Security retirement benefits
- ✓ Railroad Retirement Benefits (RRB)
- ✓ Social Security Disability Insurance (SSDI)

Regardless of your citizenship or how long you have lived in the U.S., if you qualify for these benefits, you qualify for Medicare.

These benefits are tied to your U.S. work history, or the work history of a spouse or sometimes family member. Even if you have not been in the U.S. long or have not worked long enough, you may still qualify based on your spouse's work history or benefits.

If you aren't sure if you qualify for these benefits or have enough work history, contact the Social Security Administration (SSA).



If you're eligible and ready to enroll, or have questions about Medicare eligibility and enrollment, you should contact SSA. You can call the national helpline (800-772-1213), go to www.ssa.gov, or visit your local branch to enroll.

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Are you a lawful permanent resident who has lived in the U.S. for 5+ years?

If you meet both of these requirements—you are a lawful permanent resident and have been in the U.S. for 5 years prior to enrolling in Medicare—you are eligible for Medicare:



Lawful Permanent Residents (LPRs)

LPRs are non-citizens who are allowed to live in the U.S. indefinitely. To get LPR status and a “green card,” you must apply with the U.S. Citizenship and Immigration Services.



Five-Year Residency Requirement

The five years begins the day someone arrives in the U.S. with the intention of establishing a home, not just visiting. You can still leave the U.S. temporarily, meaning for no more than six months.



Use the National Immigration Legal Services Directory to find immigration service providers in your area. You can find the directory at www.immigrationadvocates.org/legaldirectory/.

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Be aware of people trying to steal your Medicare number

Medical identity theft happens when someone steals your personal information and uses it to get medical treatment or equipment and bills your insurance for it. Healthcare companies can try to reach people in various ways, like television commercials, radio ads, events, mailings, phone calls, and text messages. Some of them may be legitimate, but some could potentially be scammers trying to steal your personal and/or medical identity information.



Protect your Medicare and/or health ID number and only share it with your health care provider or trusted person. Protect your Medicare card like you would a credit card. Scammers have various ways of stealing someone's Medicare number and other personal information.



Detect medical identity theft by reading your Medicare statements often. If you see services or prescriptions that you didn't know about or receive, your Medicare and/or health ID number could be considered "compromised."



Report potential medical identity theft to your local SMP. It can affect your medical and health insurance records, and your ability to receive services or equipment in the future when it is medically needed. It can also lead to incorrect costs for both you and the Medicare program. Reasons to report:

- You gave out your Medicare and/or health ID number:
 - Over the phone or internet to someone offering additional benefits, durable medical equipment, genetic testing, COVID-19 testing/supplies, back braces, etc.
 - At a fair or other gathering as a check-in or to receive free services
 - In response to a television or radio commercial, Facebook ad, postcard, or print ad requesting a Medicare number
- You are contacted by a debt collection company for a provider bill you do not owe
- You received boxes of braces, testing kits, or other medical supplies in the mail that you did not request
- A Medicare and/or a Medicare Advantage plan denies or limits your coverage or benefits because of a medical condition you do not have

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Who to contact for more information:

- **Social Security Administration (SSA):** Through SSA you can enroll in Medicare Parts A and B, ask about your Medicare eligibility, or learn how much work history you have.
- **State Health Insurance Assistance Program (SHIP):** Contact your local SHIP to speak with a Medicare counselor who can provide one-one-one assistance, screen you for cost assistance programs, and connect you to other local resources.
- **Senior Medicare Patrol (SMP):** Call your local SMP if you believe you have experienced medical identity theft or to report potential Medicare fraud, errors, or abuse.
- Use the [National Immigration Legal Services Directory](#) to find immigration services in your area.