



# TURNING 65?

Here's what you need to know about moving from the Marketplace to Medicare.

Call 1-877-353-3771

If you're turning 65 and have a Marketplace plan, you should call **1-877-353-3771** to find out how to enroll in Medicare and what can happen if you don't. Here are some important facts:

- You can keep your Marketplace policy until your Medicare starts. You can cancel the Marketplace policy without penalty.
- You can sign up for Medicare 3 months before and until 3 months after you turn 65. If you don't sign up, you may find yourself without affordable health coverage and with a late enrollment penalty.
- When you turn 65, you can keep your Marketplace plan, but you may have to pay full price for it. Any tax credit or subsidy you get to help pay for your Marketplace policy will end when your Medicare Part A starts.
- Once your Medicare Part A coverage starts, you'll have to pay full price for a Marketplace plan. If you do nothing and keep getting help paying for the Marketplace policy, you may have to pay the money back.
- Also, don't forget! When you get help signing up for Medicare, make sure to ask how to end your Marketplace plan.

Bottom line, it's complicated and every person's situation is different. To avoid losing affordable health coverage and future penalties, or if you're already having a problem because you didn't switch, contact your local area agency on aging at **1-877-353-3771** to get advice you can trust.

Please share this with anyone who may also be experiencing these same issues.

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