



Medicare and the Marketplace

Changing from the Marketplace to Medicare

If you have a Marketplace plan, you can keep it until your Medicare coverage starts. Then you can end your Marketplace plan without penalty.

If you like, you can keep your Marketplace plan too. But once your Medicare Part A coverage starts, you'll no longer be eligible for any premium tax credits or other cost savings you may be getting for your Marketplace plan. So you'd have to pay full price for the Marketplace plan.

[Learn about other ways to supplement your Medicare coverage.](https://www.medicare.gov/supplement-other-insurance/medigap/whats-medigap.html) (<https://www.medicare.gov/supplement-other-insurance/medigap/whats-medigap.html>)

When you become eligible for Medicare

Let's assume you have a Marketplace plan and are turning 65 sometime this year.

Once you're eligible for Medicare, you'll have an Initial Enrollment Period to sign up for Medicare. For most people, the Initial Enrollment Period starts 3 months before their 65th birthday and ends 3 months after their 65th birthday.

In most cases it's to your advantage to sign up for Medicare when you're first eligible because:

- Once your Medicare Part A coverage starts, you won't be eligible for a premium tax credit or other savings for a Marketplace plan. If you kept your Marketplace plan, you'd have to pay full price.
- If you enroll in Medicare after your Initial Enrollment Period ends, you may have to pay a Part B late enrollment penalty for as long as you have Medicare. In addition, you can enroll in Medicare Part B (and Part A if you have to pay a premium for it) **only** during the Medicare general enrollment period (from January 1 to March 31 each year). Coverage doesn't start until July of that year. This may create a gap in your coverage.

[Learn more about when Medicare coverage starts and your Initial Enrollment Period.](https://www.medicare.gov/sign-up-change-plans/get-parts-a-and-b/when-how-to-sign-up-for-part-a-and-part-b.html) (<https://www.medicare.gov/sign-up-change-plans/get-parts-a-and-b/when-how-to-sign-up-for-part-a-and-part-b.html>)

Canceling your Marketplace plan when you become eligible for Medicare

In most cases, if you have a Marketplace plan when you become eligible for Medicare, you'll want to end your Marketplace coverage.

IMPORTANT

Don't end your Marketplace plan until you know for sure when your new coverage starts. Once you end Marketplace coverage, you can't re-enroll until the next annual Open Enrollment Period (unless you qualify for a [Special Enrollment Period \(/glossary/special-enrollment-period\)](#)).

Your Medicare coverage start date depends on your situation. Answer a few questions below for step-by-step instructions on how and when to end your Marketplace plan.

Questions about changing from a Marketplace plan to Medicare?

- Learn more about [Medicare and the Marketplace \(https://www.medicare.gov/about-us/affordable-care-act/medicare-and-the-marketplace.html\)](https://www.medicare.gov/about-us/affordable-care-act/medicare-and-the-marketplace.html).
- Learn more about [Medicare eligibility and enrollment \(http://www.medicare.gov/sign-up-change-plans/index.html\)](http://www.medicare.gov/sign-up-change-plans/index.html).

More answers: Changing from the Marketplace to Medicare

- [Can I get help paying for Medicare?](#)

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