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Am I eligible for Medicare?

Four common paths. Different start dates.



Turning 65

Most people first qualify at 65. Citizenship or residency rules and work history can affect eligibility and premiums.



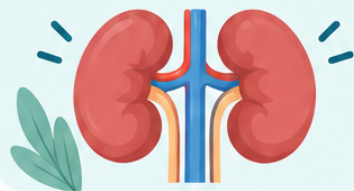
Under 65 with a disability

Medicare generally starts after 24 months of Social Security disability benefits.



ALS

The 24-month Medicare waiting period does not apply. Coverage generally starts with Social Security disability benefits.



End-stage kidney disease

Permanent kidney failure requiring dialysis or a transplant may qualify. Work-history and coverage-start rules apply.



Confirm your eligibility and start date

Social Security—or the Railroad Retirement Board—can confirm your situation. Eligibility is not the same as being enrolled.

Still working? Check how your current coverage works with Medicare.

Sources: Medicare.gov & CMS • Reviewed September 2026

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