



A Guide to Medicare Conditional Part A Enrollment

Medicare Conditional Part A Enrollment is an enrollment process that assists individuals aged 65 and older without the required work history to receive assistance from Illinois Medicaid to pay for their Medicare premiums.

Medicare Part A helps pay for inpatient hospital and skilled nursing facility stays, hospice care, and some home health care. Most beneficiaries, about 99%, receive Medicare Part A at no cost (also called premium-free Part A) because they or a spouse have at least 40 credits of Social Security covered work history. Individuals who do not have enough work credits can voluntarily buy Part A, but the monthly Part A premium is costly – up to \$565 per month in 2026.

Individuals with limited incomes who do not qualify for premium-free Part A can use the Medicare Conditional Part A Enrollment process to enroll in Part A and then apply for the Qualified Medicare Beneficiary program (QMB) through Illinois Medicaid to cover the monthly premiums.

Premium Part A

Individuals who do not qualify for premium-free Medicare Part A may choose to buy Part A, but must pay a monthly premium based on the number of Social Security covered work credits they have earned. In 2026, the Part A monthly premium for individuals with at least 30 credits is \$311 each month, and \$565 each month if they have fewer than 30 credits. Individuals who enroll in premium Part A must also enroll in Part B or already be enrolled. (Part B eligibility is not based on work credits and individuals 65 and older can buy Part B even if they are not eligible for premium-free Part A if they meet the citizenship or residency requirements.) To apply for premium Part A, an individual must also be 65 or older and a U.S. citizen or a lawful permanent resident (LPR) that has been in U.S. for five continuous years. Conditional Part A enrollment can help individuals with limited incomes and without sufficient work history access Part A coverage without paying the costly premium.

What is Conditional Part A Enrollment?

Conditional Part A enrollment allows individuals to apply for Part A through the Social Security Administration (SSA) during an established Medicare enrollment period and only on the condition they are approved for the Qualified Medicare Beneficiary (QMB) program. QMB is the only Medicare Savings Programs that pays for Medicare Part A and Part B premiums and cost sharing amounts. The other types of MSPs (SLMB and QI) only pay the Part B premium and cannot be used to enroll in premium Part A. Conditional Part A enrollment helps prevent a person from enrolling in Part A and paying premiums before QMB takes effect or if they are found ineligible for QMB.

Who can apply for Conditional Part A Enrollment?

To apply for Conditional Part A enrollment an individual must be:

- Age 65 or older and
- A U.S. citizen or legal permanent resident that has been in the U.S. for 5 continuous years.

When can an individual enroll in premium Part A?

Individuals who qualify for premium-free Part A can enroll in Part A at any time of the year. However, individuals without the forty required work credits who choose to apply for Part A can only do so during established Medicare enrollment periods. In addition, individuals applying for premium-Part A must also enroll in Part B if they are not already enrolled. The state of Illinois is a group payer state which means individuals who do not qualify for premium-free Part A and choose to enroll must submit their enrollment request to SSA during one of the enrollment periods listed below.

- Initial Enrollment Period (IEP) – the seven-month period when an individual turns 65 (three months before their 65th birthdate, the month of, and up to three months after). If the individual meets Medicare citizenship or residency requirements after age 65, their IEP will begin when the individual first meets these requirements.
- General Enrollment Period (GEP) – January 1 through March 31 of each year. Late enrollment penalties usually apply for individuals who enroll in premium Part A and Part B during this period, but penalties are waived if a beneficiary qualifies for QMB. The GEP can also be used to enroll in Part B only if a beneficiary did not enroll when first eligible.
- Special Enrollment Period (SEP) – Medicare offers an SEP for individuals who were unable to enroll in premium Part A or Part B during their IEP, the GEP, or another SEP due to exceptional conditions. For a list of descriptions of this SEP, visit <https://www.cms.gov/files/document/application-medicare-part-part-b-special-enrollment-period-exceptional-conditions.pdf>.

It is important to note that most individuals are unaware of when these enrollment periods occur, and as a result often use the GEP to apply.

What program can help individuals pay for Part A and Part B premiums?

Medicare Savings Programs (MSPs) can help individuals pay Medicare premiums and, depending on the specific MSP they qualify for, may help cover Medicare Part A and Part B deductibles, co-insurance, and co-pays.



The Qualified Medicare Beneficiary (QMB) is the only MSP that covers Medicare Part A and Part B premiums, as well as deductibles and cost sharing. To qualify for any of the MSPs, an individual must be enrolled or conditionally enrolled in Part A. QMB is the only MSP that can be used to apply for Conditional Part A enrollment since it will pay the Part A and Part B premiums for eligible individuals.

Income and asset limits for QMB and other MSPs can be found in the AgeOptions Chart of Benefits: <https://www.ageoptions.org/uncategorized/ageoptions-chart-of-benefits-updated/>

Why Apply for Conditional Part A Enrollment?

Individuals eligible for Conditional Part A enrollment often have limited incomes and assets and are typically covered by Medicaid. Since they may already have Medicaid health coverage, they may question if using this process is necessary or the best choice for them. The decision will depend on the individual's specific circumstances. Some advantages of being enrolled in Medicare and QMB include:

- Broader range of providers to select from and not being limited to only Medicaid providers, doctors, and specialists.
- [QMB billing protections](#). Federal law prohibits Medicare providers from billing QMB beneficiaries any Medicare cost sharing amounts even if the provider does not accept Medicaid.
- [No estate recovery](#). Benefits paid through the MSP program for Part A and Part B services are not subject to estate recovery.
- Dual-eligibles are not required to enroll in managed care to receive their Medicare and Medicaid benefits. Unlike mandatory enrollment under the HealthChoice Illinois program for Medicaid-only services, enrollment in managed care for Medicare dual-eligible special needs plans (D-SNPs) is optional for beneficiaries with Medicare and Medicaid. Beneficiaries can choose to receive their Medicare and Medicaid benefits fee-for-service. (Note: the fee-for-service option does not provide care coordination.)

How does an individual apply for Conditional Part A enrollment in Illinois?

Before applying for Conditional Part A enrollment, it is important to determine if the individual is likely to qualify for QMB. Conditional enrollment means that SSA will enroll individuals in premium Part A only on the condition that they also qualify for QMB. This prevents the individual from being enrolled and billed Part A premiums if they are found ineligible for QMB or if Part A begins before QMB coverage is effective.

However, Part B enrollment will still take effect even if the individual is found ineligible for QMB making them responsible for paying Part B premiums. In this situation, the individual will not be eligible for any of the other MSPs since enrollment in Part A is required for MSP eligibility.



Before starting the process, it is important to let clients know that applying for Conditional Part A enrollment can be lengthy and take several months to complete. Below is a step-by-step checklist that can be used to help a client navigate the process:

1. Apply during one of the established enrollment periods (IEP, GEP, or SEP).
2. First, complete and submit the application for Part A ([Form CMS-18F5](#)) to SSA. Make sure the client states in the comments section that they are applying for Conditional Part A enrollment. For ex., **"I am applying for Part A Conditional enrollment and only want Part A coverage if my State Medicaid agency approves my application for the Qualified Medicare Beneficiary (QMB) program. I do not want Part A coverage to begin before Medicaid starts paying my monthly premiums."**
3. This application cannot be submitted online and must be mailed to a [SSA local office](#) or submitted in person by appointment. If the application is submitted in person, request confirmation or receipt of application.
4. Follow up with SSA regularly. To determine if the application has been processed, the individual can ask SSA if it has been conditionally approved and coded with "Z99". Once the Z99 code appears in SSA's system, the individual can apply for MSP/QMB through Illinois Medicaid.
5. Apply for MSP/QMB online, preferably using the Illinois Application for Benefits Eligibility (ABE) at <https://abe.illinois.gov/access/>.
6. Specify in ABE's comments section that the client was **"approved by SSA for Conditional Medicare Part A enrollment."** Attach or upload any proof if available.
7. The Illinois Department of Human Services (DHS) will communicate with SSA to confirm that the individual has been approved for QMB. Once confirmed, SSA should then enroll the individual in Part A and Part B (if not already enrolled).

If either the QMB application submitted to ABE or the Conditional Part A application submitted to SSA takes longer than sixty days to process, contact Avisery for assistance through our MSP Legal Referral Pathway.

Avisery MSP Legal Referral Pathway

The Conditional Part A application process is complex and often requires coordination between SSA, Illinois DHS, and the client, which can result in processing delays. Avisery has partnered with legal aid organizations in Illinois to assist beneficiaries who are experiencing issues with their MSP application or benefits.

If you are assisting a client in applying for Conditional Part A enrollment and QMB, and either application is taking longer than sixty days to process after necessary information has been submitted, please reach out to Avisery at avisery@ageoptions.org. We will follow up with

you to complete a referral form with the necessary information. Please do not email client sensitive information directly to us unless the email is secure or encrypted. Once a referral form



is submitted, Avisery will forward it to the legal assistance provider that services the individual's geographic area. The client will not be charged a fee for legal assistance.

In addition to assistance with MSP issues related to Conditional Part A enrollment, the Avisery Referral Pathway also accepts referrals for the following MSP issues:

- Beneficiaries who were approved for any of the MSPs, but continue to have the Medicare Part B premium deducted from their Social Security benefit sixty days after receiving a DHS approval notice
- MSP applications that take sixty days or longer to be processed once all necessary information has been submitted
- Beneficiaries who applied for the Extra Help Program through Social Security, do not currently have MSP, and never received information or screening form from DHS about MSP

Call for stories

Avisery is interested in learning about your experience assisting clients with Conditional Part A enrollment. Your feedback will help us update this guide with practical tips when completing applications and advocate for improvements to the process. You can email avisery@ageoptions.org to share your story.