



## **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 have their Medicare premiums paid for by Illinois Medicaid.

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 buy Part A, but the monthly Part A premium is costly – up to \$518 per month.

Individuals who do not qualify for premium-free Part A and have limited incomes 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 Medicare Part A premium-free, can choose to buy Part A, but must pay a monthly premium that is based on their number of Social Security covered work credits. In 2025, the monthly premiums for individuals with at least 30 credits is \$285 each month, and \$518 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+ can buy Part B if they are not eligible for free Part A if they meet the citizenship or residency requirements.) To apply for premium Part A, and 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.

It is important to mention that because the Medicare Part A monthly premium is expensive, many individuals who do not have the required work history, particularly individuals with limited incomes, choose not to enroll.

### **What is Conditional Part A Enrollment?**

Conditional Part A enrollment means an individual can apply for Part A through the Social Security Administration (SSA) during an established enrollment period and only on the condition they are approved for the Qualified Medicare Beneficiary (QMB) program. QMB is one of the Medicare Savings Programs, but the only one that pays for Medicare Part A and Part B premiums and cost sharing. 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 is effective 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 do not have the 40+ required work credits are not automatically enrolled in Medicare Part A when they turn 65 and cannot apply for conditional Part A enrollment at any time during the year. Unlike those who qualify for premium-free Part A, if applying for Part A, the individual 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 65<sup>th</sup> birthdate, the month of, and up to three months after). If the individual meets the Medicare citizenship or residency requirements [after age 65](#), their IEP will begin when the individual first meets citizenship or residency 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 only Part B if a beneficiary did not enroll when first eligible.
- Special Enrollment Period (SEP) – Medicare has created an SEP for exceptional conditions that can be used if a person was prevented from enrolling in premium Part A or Part B during their IEP, the GEP, or another SEP for which they are eligible. 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 assist individuals with paying Medicare premiums and, depending on the specific MSP they qualify for, help cover Medicare Part A and Part B deductibles, co-insurance, and co-pays.

The Qualified Medicare Beneficiary (QMB) is the only type of MSP that pays for the Medicare Part A and Part B premiums, deductibles, and cost sharing. It is important to mention that to



qualify for any type of MSP, 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 who are eligible for conditional Part A enrollment often have limited incomes and assets and already receive Medicaid. Since they already have Medicaid health coverage, they may question if using this process is right for them. The decision will depend on the individual and their specific circumstances. Some advantages of being enrolled in Medicare and QMB include:

- A broader choice 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 Medicaid benefits. Unlike the mandatory enrollment under the HealthChoice Illinois program for Medicaid-only services, enrollment in managed care under the MMAI program for beneficiaries receiving Medicare and Medicaid is optional. Beneficiaries can choose to receive their Medicare and Medicaid benefits fee-for-service. (It is important to note that 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 that the individual is likely to qualify for QMB. Conditional enrollment means that SSA will only enroll individuals in premium Part A on the condition that they also qualify for QMB. This is to prevent the individual from being enrolled and billed Part A premiums should they be found ineligible for QMB or if Part A starts before QMB is effective. However, enrollment in Part B will take effect even if the person is denied QMB and will result in the individual being liable for Part B premiums. In this instance, the individual will not be eligible for any of the other types of MSP since enrollment in Part A is one of the criteria for MSP eligibility.



Below is a step-by-step checklist that can be used to help a client navigate a conditional Part A enrollment:

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 specifies they want to apply for Conditional Part A enrollment in the comments section of the application. 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 can only be mailed to a [SSA local office](#) or brought in person by appointment. If the application is brought in-person to a local office, request confirmation or receipt of application.
4. Communicate with SSA regularly to ensure that the application is conditionally approved.
5. To determine if SSA has processed the conditional premium Part A application, an individual can contact SSA and ask if their application has been conditionally approved and coded with a “Z99” code. Once the Z99 code appears in SSA’s system, the individual can then apply for MSP/QMB through Illinois Medicaid.
6. Apply for MSP/QMB online, preferably using the Illinois Application for Benefits Eligibility (ABE) at <https://abe.illinois.gov/access/>.
7. 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.
8. Illinois Department of Human Services (DHS) will communicate with SSA to verify 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 through ABE or the Conditional Part A application submitted to SSA takes longer than sixty days to process, reach out to Avisery for assistance through our Legal Referral Pathway.

### **Avisery MSP Legal Referral Pathway**

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

If you are assisting a client apply for conditional Part A enrollment and QMB, and either application is taking longer than sixty days to process once all the necessary information has been submitted, please reach out to Avisery at [avisery@ageoptions.org](mailto: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.

Besides 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 experiences of assisting clients apply for conditional Part A enrollment. This will help us with updating this guide to include practical tips when completing an application and continue to advocate for improving the process. You can email [avisery@ageoptions.org](mailto:avisery@ageoptions.org) to share your story.