



**SHIIP Monthly Column
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SHIIP is Not Just for Seniors

The services of SHIIP, the Seniors' Health Insurance Program of the North Carolina Department of Insurance, are not only for people aged 65 and older. SHIIP also provides free counseling about Medicare to people on Medicare due to a disability.

Before you can receive Medicare due to a disability, you must have received Social Security Disability Insurance for a period of time.

In most situations, before an individual can receive SSDI a date of onset must be established. In addition, a five-month waiting period must be served before a person is entitled to Social Security disability cash payments. Once you have been entitled to disability for 24 months after that waiting period (5 months plus 24 months equals 29 months total) and you are younger than 65, you are eligible for Medicare disability if you meet at least one of the following three criteria.

- You have been entitled to Social Security disability benefits for 24 months. This includes widows, widowers and children who receive benefits because of disability.
- You receive a disability annuity from the railroad retirement board and meet certain conditions.
- You have worked long enough in a government job where Medicare taxes were paid and you meet the requirements of the Social Security disability program.

If you have permanent kidney failure, you are eligible for Medicare at any age. This is true if you receive maintenance dialysis or a kidney transplant and you are either eligible for or receive monthly benefits under Social Security or the railroad retirement system, or you are the dependent child or spouse (including a divorced spouse) of a worker (living or deceased) who has worked long enough under Social Security or in a government job where Medicare taxes were paid.

You can apply for disability benefits at your local Social Security office or online at www.socialsecurity.gov, or call 800-772-1213 or 800-325-0778 (TTY) to make an appointment to file an application.

For answers to any of your other Medicare questions, contact SHIIP, the Seniors' Health Insurance Information Program. SHIIP is a division of the North Carolina Department of Insurance and can assist anyone with questions about Medicare and Part D coverage information and enrollment. Trained SHIIP counselors are available for free one-on-one counseling appointments in all 100 North Carolina counties. For more information, contact SHIIP at 855-408-1212 or visit www.ncshiip.com.