

Marriage, Medicare & Medicaid

WHAT SAME-SEX COUPLES NEED TO KNOW

Tips for same-sex couples who are married or thinking about marriage so you can understand how marriage affects Medicare and Medicaid rights.



Since the Supreme Court decision in *Obergefell v. Hodges* (2015) made same-sex marriage legal in every state, married same-sex couples have been able to get coverage under the same Medicare and Medicaid rules as married opposite-sex couples in all states. Where the couple lives or when or where they were married makes no difference.

MARRIAGE & MEDICARE

Qualifying for Medicare Part A coverage based on your spouse's work history.

Medicare Part A is the health benefit that covers hospital care. To qualify for free Medicare Part A, you must have 40 “quarters” of work history, roughly 10 years, based either on your own work record or your spouse's work record. If you or your spouse do not have a qualifying work history, the cost of Part A premiums can be as high as \$500 per month.

What are the rules about Medicare coverage for spouses?

- You must be a spouse in a **marriage** recognized by the jurisdiction in which it was performed. Registered domestic partnerships, civil unions and common law marriage may
- You must have been married at least one year before you can qualify for Medicare based on your spouse's earnings record.
- If you are divorced, you can qualify, but only if your marriage lasted at least 10 years. If you start receiving the spousal benefit while



qualify in limited cases, depending on your state. **Medicare recognizes marriages performed in any state as well as marriages performed in other countries.**

married and then you divorce, the benefit will end unless your marriage lasted 10 years. This rule is the same for opposite-sex couples but it has more impact on same-sex couples who did not have the opportunity to marry earlier.

- If your spouse is alive, your spouse must be at least 62 years old. It is not necessary for your spouse to be on Medicare.
- If your spouse died, you must have been married at least nine months before your spouse's death. Your spouse's age at death does not matter.

Marriage and the Medicare Part D Low Income Subsidy (“Extra Help”)

The Medicare Part D Low Income Subsidy (LIS), which is also called “Extra Help,” helps pay for prescription drug costs for people who have low incomes. If you are not married, and don't have dependents, you are treated as a household of one, even if you live with a partner. So, your unmarried partner's income does not count for LIS. Married couples living together are treated as a two-person household and the incomes and assets of both spouses are counted. If you are getting LIS, and then you get married, your eligibility will be recalculated beginning the month that the Social Security Administration learns that you are married.

SPOUSAL BENEFITS

You may be able to qualify for spousal Social Security and related Medicare coverage if you were not able to meet the nine-month marriage requirement because unconstitutional state laws prevented you from marrying or from marrying sooner.

For questions related to Spousal Benefits, visit the Social Security Administration website at [Same-Sex Couples | SSA](#).



Marriage and Medicare Savings Programs

Medicare Savings Programs, administered by state Medicaid agencies, help pay for Medicare premiums and, in the case of the Qualified Medicare Beneficiary (QMB) program, can also pay for deductibles and co-insurance. Like the Low-Income Subsidy, married couples living together are treated as a two-person household while unmarried couples are not.

Marriage and Medicare Premiums

Some higher income tax filers have to pay more for Medicare Part B and Part D premiums based on income reported on IRS tax returns from two years prior. Depending upon how much income you and your spouse each have, marriage may either raise or lower the Part B and Part D premiums for you. The higher premium, known as income-related monthly adjusted amount (IRMAA) for married couples also may depend on whether you file tax returns separately or jointly. You can ask to have your premiums recalculated if a more recent marriage or divorce or the death of your spouse could lower your premium liability. If this might apply to you, seek tax advice to determine how these rules would affect your specific situation.



MARRIAGE & MEDICAID

Many low-income Medicare beneficiaries rely on Medicaid for help in paying for long-term services and supports, either in the community or in a nursing home or other facility. State programs and rules vary greatly but here are some areas where marriage could make a difference for you:

Basic Eligibility: As with Medicare Savings programs, if you are married, other state Medicaid programs consider the assets and income of your spouse when determining eligibility for Medicaid programs.

Estate Recovery: State Medicaid agencies seek to recover certain Medicaid costs from the estate of beneficiaries. If you have a surviving spouse, the recovery is automatically postponed until your spouse dies. When your unmarried partner lives in the home, states often will also postpone recovery, but the protection is not automatic.

Spousal Impoverishment: When you or your spouse needs expensive long-term care, Medicaid programs allow the other spouse to keep a certain amount of the couple's income so that the spouse who is at home can continue to live in the community. Sometimes being married means that the at-home spouse can keep more to live on.

EACH COUPLE IS DIFFERENT

Joe and John

Joe, 66, and John, 60, have lived together for 25 years and are considering marriage. Joe's only source of income is a \$900/month Social Security benefit. He has \$5,000 in savings. He currently meets the income and asset limits for a single person for both the Low Income Subsidy (LIS) and his state's Qualified Medicare Beneficiary (QMB) benefit. John, who is working, earns \$2,500/month and has \$3,000 in savings. If Joe and John marry, Joe will lose both the LIS and QMB coverage because their joint income will be too high for a couple for each of those programs.

Molly and Michele

Michele, 68, has an income of \$1,000/month and assets of \$15,000. Her partner Molly, who is 62 and working, earns \$750/month and has \$4,000 in assets. Michele has Medicare, but her assets are too high for her to qualify for the Low Income Subsidy (LIS), so she does not receive the LIS benefit. If Michele and Molly marry, Michele will qualify for some LIS benefits, because their joint income and assets will be below the limits for a couple.



Couples considering marriage need to work out the numbers to know what they can lose or gain through marriage. Your local SHIP counselor can help you think about how marriage will affect your benefits. You can find your local SHIP at Home | State Health Insurance Assistance Programs (www.shiphelp.org).



Discrimination in Health Care

Federal law protects you from discrimination based on sex—including sexual orientation and gender identity—by health entities or care providers who receive federal funds, either directly or indirectly. If you have experienced discrimination, you can file a complaint with the Office of Civil Rights at the Department of Health and Human Services (HHS), www.hhs.gov/civil-rights. You can also file a grievance with your Medicare Advantage plan.

Local Help Navigating Medicare

SHIP is your local State Health Insurance Assistance Program. SHIP provides unbiased help to Medicare beneficiaries, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.

POLICY WATCH

New rules proposed by the Medicare agency would strengthen protections against discrimination and expand the range of health providers subject to its regulations. In addition, the agency clarified that sex discrimination includes discrimination not only based on sexual orientation and gender identity, but also on the basis of sex stereotypes and sex characteristics, including intersex traits. Final rules are expected sometime in 2023.

To find your SHIP, visit www.shiphelp.org or call 877-839-2675 and say “Medicare” when prompted.

If you would like to learn how to prevent, detect, and report Medicare fraud, errors, or abuse contact your local Senior Medicare Patrol (SMP), www.smpresource.org, or call 1-877-808-2468.

RESOURCES

The information in this fact sheet is current as of August 22, 2022. For more or updated information, visit:

GLBTQ Legal Advocates and Defenders
www.glad.org

Justice in Aging
www.justiceinaging.org

Lambda Legal
www.lambdalegal.org

National Center for Lesbian Rights
www.nclrights.org

National Center for Transgender Equality
www.transequality.org

National Resource Center
on LGBTQ+ Aging
www.lgbtagingcenter.org

SAGE
www.sageusa.org

SAGE’s Talk Before You Walk
www.sageusa.org/talkbeforeyouwalk

Transgender Law Center
www.transgenderlawcenter.org



The National Resource Center on LGBTQ+ Aging is supported, in part, by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$373,636.85 with 72% percentage funded by ACL/HHS and \$104,878.85 amount and 28% percentage funded by non-governmental source(s). The contents are those of the author(s) and do not necessarily represent the official views of, nor are an endorsement, by ACL/HHS, or the U.S. Government. All Rights Reserved.