

Marketplace to Medicare Transition Options — 2026

Summary table for insurance-agent continuing education

Transition Situation	Medicare Option	Marketplace Option	Marketplace Financial Assistance	Enrollment / Timing	Key Agent Consideration
Turning 65 and eligible for premium-free Part A	Enroll in Medicare during the Initial Enrollment Period (IEP).	Coordinate termination of Marketplace coverage immediately before Medicare begins.	Generally no longer available once Medicare eligibility/coverage rules apply.	IEP generally lasts 7 months: 3 months before the 65th-birthday month, the birthday month, and 3 months after.	For most consumers, coordinate a clean Marketplace-to-Medicare transition and avoid unnecessary overlap.
Turning 65 and must pay a premium for Part A	May enroll in Medicare or compare Medicare with continued Marketplace coverage.	May be able to remain in Marketplace coverage instead of enrolling in premium Part A.	May remain available if the consumer otherwise qualifies.	Decision should be made during the applicable Medicare enrollment period.	Compare premiums, benefits and out-of-pocket costs, and explain possible Medicare late-enrollment penalties.
Eligible for Medicare but delays enrollment without qualifying current-employment coverage	May delay, but later enrollment can be restricted to an applicable enrollment period.	Marketplace coverage may continue while the person remains eligible.	Depends on Medicare eligibility/enrollment circumstances.	Marketplace individual coverage does not create the current-employment Part B Special Enrollment Period (SEP).	Explain the risk of Part B late-enrollment penalties and delayed Medicare enrollment.
Enrolls in Medicare and keeps Marketplace coverage	Medicare coverage begins as elected.	Marketplace plan does not automatically terminate solely because Medicare starts.	Generally unavailable; consumer may have to pay the full Marketplace premium.	Report the Medicare start date to the Marketplace and coordinate coverage dates.	Marketplace coverage does not function as Medigap or reduce Medicare cost sharing.
Enrolls in Medicare and ends Marketplace coverage	Enroll in Medicare with the appropriate effective date.	End Marketplace coverage immediately before Medicare begins.	Ends when Marketplace financial-assistance eligibility ends.	A known Medicare start date can be reported to HealthCare.gov in advance.	This is generally the cleanest transition and helps avoid coverage gaps or unnecessary overlap.
Has SHOP/employer group coverage based on own or spouse's current employment	May generally delay Part B while qualifying current-employment group coverage continues.	Continue employer/SHOP group coverage.	Marketplace subsidies are generally not relevant to employer group coverage.	May enroll in Part B while covered or use the applicable SEP after employment/group coverage ends.	Verify that coverage is actually based on current employment; this is critical to SEP eligibility.
Qualifying employer/SHOP coverage ends	Enroll in Part B using the current-employment SEP when eligible.	Employer group coverage ends.	Not applicable.	Part B SEP generally lasts 8 months after employment or qualifying group coverage ends, whichever occurs first.	Missing the SEP can lead to the GEP and a possible Part B late-enrollment penalty.
Misses the IEP and does not qualify for an SEP	Enroll during the General Enrollment Period (GEP).	Marketplace coverage may continue until Medicare begins if the person remains eligible.	Depends on the consumer's Marketplace eligibility.	GEP is January 1–March 31; Medicare coverage starts the month after enrollment.	A Part B late-enrollment penalty may apply.
In the Medicare disability waiting period	Medicare begins when the applicable disability-based Medicare eligibility requirements are met.	Marketplace coverage may be used before Medicare begins if otherwise eligible.	May be available while the person remains Marketplace-eligible.	Coordinate Marketplace termination with the Medicare effective date.	Do not terminate Marketplace coverage prematurely and create a gap.
Low-income consumer transitioning to Medicare	Enroll in Medicare and evaluate available Medicare coverage choices.	Generally coordinate termination when Medicare starts.	Marketplace subsidies generally end under applicable Medicare eligibility/coverage rules.	Screen for assistance as part of the transition.	Evaluate QMB, SLMB, QI, QDWI and Extra Help eligibility.
Eligible for premium-free Part A and continues receiving APTC after Medicare eligibility/coverage rules apply	Enroll in or maintain appropriate Medicare coverage.	Marketplace plan may remain active, but the consumer should update the Marketplace application.	APTC generally should stop when the consumer is no longer eligible for it.	Report Medicare information promptly to the Marketplace.	Improperly received premium tax credits may have to be repaid at federal tax filing.
Chooses Original Medicare and wants supplemental protection	Enroll in Parts A and B; consider Part D as appropriate.	End Marketplace coverage when Medicare begins.	Marketplace financial assistance ends.	Evaluate the 6-month federal Medigap Open Enrollment Period when applicable.	Consider Medigap, Part D, Medicare Savings Programs and Extra Help.
Chooses Medicare Advantage	Enroll in Parts A and B and then select an eligible Medicare Advantage plan.	Coordinate termination of Marketplace coverage before Medicare Advantage coverage begins.	Marketplace financial assistance ends.	Follow Medicare Advantage enrollment-period rules.	Avoid unnecessary duplicate Marketplace coverage once Medicare Advantage begins.