Who Gets Health Benefits?

How Are They Determined?

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(Second in a series)

Born before 1906? You're assured of Medicare benefits even if you've never paid a cent in Social Security taxes.

However, those born in 1903 or later must have credit for a certain amount of work under Social Security to qualify for health benefits upon reaching age 65.

This working period ranges from 1½ to 10 years. Generally, the older you are the less Social Security coverage you'll need.

Women need fewer "credits" than men.

Some people are excluded from Medicare—chiefly federal workers and their dependents who are enrolled in the health plan established for them by the Federal Employees Health Benefits Act of 1959. Also excluded: (1) aliens who haven't lived in the United States for permanent residence; (2) other aliens who haven't lived in the United States continuously for the five years just before filing a Medicare claim; (3) members of subversive organizations, and (4) persons convicted of such high crimes as sabotage, espionage and sedition.

But if a federal employee or an alien who would otherwise be excluded happens—because of some previous employment—to be entitled to Social Security or Railroad Retirement benefits, he's eligible for Medicare.

Medicare benefits start July 1, 1966. At the same time, extra health benefits become available to persons who buy supplemental insurance through the U.S. government.

This supplemental health insurance will be offered to anyone 65 or older who is eligible for basic Medicare benefits. Also, to federal employees who can't qualify for the basic benefits.

Under the Social Security law, the so-called Kerr-Mills program offers needy persons past 65 free health benefits even if not on relief. But these have nothing to do with previous employment under Social Security, and each state sets its own rules. This program is to be expanded this year, chiefly to include needy children under 21 and their parents. (More about that in a later article.)

To draw cash benefits, credit for a certain amount of work under Social Security is required.

To Get Medicare

The table below shows how many "quarters of coverage" are needed to qualify for Medicare benefits (chiefly hospital and nursing-home care) under Social Security.

<table>
<thead>
<tr>
<th>Year Of Birth</th>
<th>Quarters Needed for Men</th>
<th>Quarters Needed for Women</th>
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<tbody>
<tr>
<td>1902 or earlier</td>
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<tr>
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<td>1908</td>
<td>21</td>
<td>21</td>
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<tr>
<td>1909 or later</td>
<td>Some as for retirement benefits</td>
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</tbody>
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Social Security credits are called "quarters of coverage." A quarter is any three-month period beginning Jan. 1, April 1, July 1 or Oct. 1. Ordinarily, a worker who is paid at least $50 in such a period gets credit for one quarter of coverage.

If you work for yourself, you get credit for a full four quarters a year provided your net earnings are at least $400. Otherwise, no credit.

Self-employment has been covered by Social Security since Jan. 1, 1951; most other work, since Jan. 1, 1937.

Once you add up 40 quarters of coverage—equal to 10 years of work under Social Security—you are "fully insured." With minor exceptions, this guarantees you will get some monthly benefit when you retire. Or if you should die, your eligible survivors (widow, children, dependent parents) will receive monthly checks.

Men born after 1928 need only 40 quarters of coverage to "be fully insured." For older workers, the requirement is lower. The minimum is six quarters for men born before 1893 and women born before 1896.

A new provision applies specifically to retirees and widows 72 or older. They may qualify for benefits with as few as three quarters of coverage.