ACTION PLAN · 2026

Your Spouse Passed Away: What Happens to Medicare?

A compassionate step-by-step guide for a difficult time

1 Your Medicare Coverage Continues

Your Medicare is YOURS — it does not end when your spouse dies. If you had Medicare through your own work record or your spouse's, your coverage continues without interruption. Parts A, B, C, and D all remain active.

If you were on your spouse's employer insurance and they passed away, you may have a Special Enrollment Period to sign up for Medicare without a late penalty. Act quickly — the SEP is time-limited.

DR. ED'S TIP: The most important thing right now: your health insurance is NOT going away. Take a breath. Your Medicare coverage continues. Focus on what needs immediate attention below.

2 What to Do in the First 30 Days

1) Report the death to Social Security at 1-800-772-1213 (if not already done by funeral home). 2) Ask about the $255 lump-sum death payment. 3) Ask about survivor benefits. 4) Notify your Medicare Advantage or Part D plan of the death if your spouse was enrolled. 5) If your spouse had employer insurance that covered you, ask about COBRA or Medicare SEP.

Your Social Security benefit may change. If your spouse's benefit was higher, you may be eligible for a survivor benefit — up to 100% of what they were receiving (including delayed credits).

DR. ED'S TIP: Call 1-800-772-1213 for Social Security. Your filing date matters — Apply First. For Medicare plan questions, call (352) 841-0632 for a free review.

3 Income Change? Check for New Benefits

When a spouse passes, household income typically drops but expenses don't always follow. You may now qualify for programs you didn't qualify for as a couple: Medicaid, MSP (pays your Part B premium), Extra Help (pays Part D costs), SNAP, LIHEAP, and more.

Run a free benefits check at 24help.org/screener — your eligibility may have changed significantly. Many newly widowed seniors qualify for 3-5 additional programs.

DR. ED'S TIP: This is a time when many people are too overwhelmed to think about benefits. But checking now can save you thousands per year. Do it for yourself — or ask a family member to help you run the screener at 24help.org.

What's Next?

1. Call SSA at 1-800-772-1213 — report death, ask about survivor benefits
2. Run a benefits check at 24help.org/screener — your eligibility may have changed
3. Free Medicare plan review: (352) 841-0632 — tell them Dr. Ed sent you

Over 2 million people turn to Dr. Ed every month.