

# MEDICARE ENROLLMENT GUIDELINES

## HOW TO ENROLL IN MEDICARE PART A & PART B



- If you are already receiving any Social Security benefits you will automatically be enrolled in Part A and Part B to start on the first day of your 65<sup>th</sup> birthday month. If your birthday happens to fall on the first, you will be eligible the first day of the prior month.
- If you plan to enroll in Medicare, you may start the enrollment process three calendar months before your 65<sup>th</sup> birthday month.
- The quickest way to enroll is to visit: [www.ssa.gov](http://www.ssa.gov) enrollment in one sitting getting timed out from your application will require you to receive a code that is sent to you in the mail to log back in.
- If you call your local [SSA](#) office, they may schedule an appointment for up to six weeks in the future to enroll you. The local office number in Lincoln, NE is 866.593.2880.
- Walk-ins to your local offices may be allowed to enroll immediately but you may be scheduled for an appointment to complete your enrollment.

## WHAT TO DO IF YOU PLAN TO CONTINUE WORKING

- If your current employer has fewer than 20 employees, you must enroll in Medicare because it will be the primary payor. You may then choose to continue with your employer plan OR choose to add on a Medicare Supplement or Medicare Advantage plan. Please talk with a licensed insurance agent to evaluate your specific situation.
- If your current employer has more than 20 employees, you could choose to start only Part A and defer Part B until the time when you decide to leave your employer coverage OR defer BOTH Part A and Part B until retiring.\*

\*Both of these scenarios will require you to fill out two separate forms to complete your application for Part B. **CMS 40B** and **CMS L564**

## WHAT TO DO IF YOU HAVE A HEALTH SAVINGS ACCOUNT WITH YOUR EMPLOYER COVERAGE

- Do not enroll in any part of Medicare if you want to continue to make contributions to your Health Savings Account.
- If you enroll in Medicare after age 65, your Part A start date will be backdated up to six months prior to your Part B effective date, so plan to cease your HSA contributions accordingly.
- You can use your HSA funds to pay for your Part B and Part D premiums, any extra IRMAA charges to Part B and D, and any qualified medical expenses.

## WHAT TO ADD ON TO MEDICARE PART A AND PART B?

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- A Medicare Supplement AND stand-alone Part D plan. This combination covers the gaps in original Medicare and covers the requirement for prescription drug coverage. There are no network requirements, and the most commonly chosen Plan G only exposes you to paying the annual Part B deductible.
- OR: a Medicare Advantage plan (Part C) that includes Part D coverage. These plans are like employer plans and are network based. This is a hybrid of the first two options. Oftentimes it can be a good option for older enrollees wanting to explore a way to have less expenses but not wanting to make the switch to an Advantage plan.

## HOW AND WHEN TO END YOUR CURRENT COVERAGE

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- If you are leaving your employer plan, coordinate with HR to terminate your coverage on the last day of the month before your Medicare coverage begins.
- If you are leaving Affordable Care Act coverage, call the Marketplace 1.800.318.2596 to coordinate the termination of your coverage or ask a licensed insurance agent to help. You are not allowed to continue your ACA coverage if you become eligible for Medicare.

**Always make sure that your new Medicare enrollment is complete before terminating your current coverage!**

## WHO TO ASK FOR HELP

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