

## Are You Ready To Join Medicare?

### Q: When do I first sign up for Medicare Parts A&B?

**A:** When you're first eligible at age 65 for Medicare, you have a 7-month Initial Enrollment Period to sign up for Part A (Hospital Insurance) and/or Part B (Medical Insurance). For example, if you turn 65 in January of 2015, you can sign up from October 1, 2014 to April 30, 2015. If you join during one of the 3 months before you turn 65, your coverage will begin the first day of the month you turn 65.

Once your Initial Enrollment Period ends, you may have the chance to sign up for Medicare during a Special Enrollment Period. If you're covered under a group health plan based on current employment, you have a Special Enrollment Period to sign up for Part A and/or Part B any time as long as you or your spouse (or family member if you're disabled) is working, and you're covered by a group health plan through the employer or union based on your active employment.

You can also sign up for Medicare during the General Enrollment Period between January 1 - March 31 each year. Your Part B coverage will start July 1. You may have to pay a late enrollment penalty for not enrolling in Part B when you were first eligible.

When you sign up, you will get "premium-free" Medicare Part A because you or your spouse (living, deceased or divorced) paid Medicare taxes during at least 10 years of work. Most people pay a monthly premium for Medicare Part B. The standard monthly premium for Medicare Part B is \$104.90 in 2015, but changes every year. Some people pay a higher premium based on their income or if they don't enroll when they are first eligible.

There are two main ways to get your Medicare coverage: Original Medicare, or a Medicare Advantage plan (Part C). You can also sign up for Medicare prescription drug coverage (Part D). Each year, you have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year. There are 2 separate enrollment periods each year. The Annual Medicare Open Enrollment period is October 15<sup>th</sup> to December 7<sup>th</sup>. There is also a Medicare Advantage Disenrollment Period that

allows you to drop out of a Medicare Advantage plan and switch back to Original Medicare. This Disenrollment Period runs from January 1st to February 14<sup>th</sup>.

If you have Original Medicare, you can join a Medicare supplement (Medigap) insurance policy to help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles. A Medigap policy fills the gaps of Medicare, while a Medicare Advantage plan replaces your Medicare.

When you enroll in both Part A and Part B, Massachusetts offers continuous open enrollment for Medigap plans. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs. Then your Medigap policy pays its share. You can also get Medicare coverage even if you are under 65 years of age. If you have a disability and have been receiving Social Security Disability Insurance (SSDI) for more than 24 months, your Medicare eligibility begins during the month you receive your 25th SSDI check. You do not need to contact anyone. Social Security should automatically mail you your Medicare card three months before you become eligible. People with End Stage Renal Disease or Lou Gehrig's Disease may also be able to get Medicare coverage.

One of the common mistakes people make about Medicare is signing up too late for Medicare and its parts. (If you try to sign up too early, Medicare will not accept your application.) If you are "aging into" Medicare, your initial enrollment period is based on your 65th birthday. To avoid long-term penalties, make sure you know when you have to enroll. If you or your spouse are still working when you turn 65, and your insurance meets certain requirements, it may make sense for you to delay enrollment in Parts A, B, and D.

For free help with all these Medicare decisions, call 1-800-AGE-INFO and press '3' to be connected to the SHINE (Serving the Health Information Needs of Everyone) program in your area. Make an appointment to meet with a SHINE counselor.

