ENROLLING IN MEDICARE
When You’re 65
Disclaimer

- The information provided in the presentation is general information.
- There are exceptions and special circumstances that may affect how this information may apply to you.
- Specific amounts mentioned in this presentation are for 2020.
- This presentation does not include temporary waivers and adjustments due to COVID-19.
How to Enroll in Medicare

- At 65, Everyone should enroll in Part A
- At 65, Most people should enroll in Part B
  - Exceptions include
    - Veterans in the VA system
    - Some Federal Employees
    - Some actively working employees with employer coverage

Senior PharmAssist - www.seniorpharmassist.org - 919-688-4772
How to Enroll in Medicare

- If you are already getting Social Security benefits, you should be auto-enrolled in Medicare Parts A & B by Social Security Administration.

- If you are not yet getting Social Security benefits,
  - Begin enrollment in Medicare Part A & Part B through Social Security Administration.
  - 3 months before you turn 65.
Where to Enroll

- Apply to Social Security Administration
- Online at https://www.ssa.gov/benefits/medicare/
- On the phone at 1-800-772-1213 (SSA Number)
- In person at your local Social Security Office,
  (in Durham: 3511 Shannon Rd #200 / (888) 759-3908)
Enrollment Timeline

You may enroll in Medicare without penalty for the 3 months before your birthday month to begin the 1st day of your birthday month

* If you are born on the 1st of month, Medicare begin the 1st of the prior month
Enrollment Timeline

- You may enroll in Medicare without penalty during your birthday month.

- Coverage will begin the 1\textsuperscript{st} day of the month after your birthday month.
Enrollment Timeline

■ You may enroll in Medicare for the 3 months after your birthday without penalty

■ Coverage will be delayed from 1 to 3 months
### Enrollment Timeline

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- **Sign up to begin Part A and/or Part B day 1 of the month you turn 65**
- **Coverage will be delayed by 1, 2, or 3 months**
Other Things to Know

- These 7 months around your birth month are called the Initial Enrollment Period (IEP)

- Medicare will not accept enrollment before the IEP
Other Things to Know

■ Enrolling later than the IEP may result in delays and/or penalties

■ Medicare always begins on the first day of the month that you are eligible
Other Things to Know

- You don’t have to be retired to get Medicare

- Check to make sure you get your Medicare Card (if not call SSA)
More About Enrolling in Medicare Part A

■ Part A covers hospital, skilled nursing, home health care services, hospice

■ You should enroll in Part A during your IEP whether you are retired or still working
More About Enrolling in Medicare Part A

- Part A is premium free if you or your former or current spouse has worked for at least 10 years (40 quarters)

- If neither of you has worked for at least 10 years, there will be a premium for Part A
More About Enrolling in Medicare Part B

- Part B covers doctors, outpatient services, lab work, durable medical equipment, ambulance services
- If you are retired
  - Medicare Part B (or one of the exceptions listed earlier) is required
  - Monthly premiums ($144.60 in 2020)
More About Enrolling in Medicare Part B

- If you are still **actively working** and have group health insurance
  - Contact your employer’s benefits office for more information to find out if you need Part B at this time
More About Enrolling in Medicare Part B

– If you do not need Part B now, contact SS to ensure that you will NOT be enrolled in Part B at this time

■ It’s important to enroll in Part B at the right time
More About Enrolling in Medicare Part B

- If you enroll before you need it, you will be paying for coverage you can’t use

- If you don’t enroll when eligible, you may have lifetime penalties
Once you are enrolled in Parts A & B, you have a choice of two paths to full Medicare coverage.
Original Medicare (A & B) with Optional Coverage

- Medicare Supplement / Medigap
  - Fills in gaps in Part A & Part B coverage
  - Only available with Original Medicare
  - Provided by Private Companies
  - Contact Senior PharmAssist or SHIIP or insurance companies for more information
Original Medicare (A & B) with Optional Coverage

- Part D
  - Prescription drug coverage
  - Lifetime penalties for delaying enrollment
  - Sign up through Medicare.gov or 1-800-633-4227 or Part D insurance company
  - Provided by Private Companies
Medicare Advantage

- Often called Medicare Health Plans or Part C

- Includes benefits of Parts A & B
  - Hospital, skilled nursing, home health care services, hospice
  - Doctors, outpatient services, lab work, durable medical equipment, ambulance services
Medicare Advantage

- Most include drug coverage
- Local or regional coverage only
- May have limited networks
Medicare Advantage

■ May include additional benefits

■ Provided by private companies

■ Sign up through Medicare.gov or 1-800-633-4227 or Insurance Company
Where to Find More Information

- Call Senior PharmAssist: 919-688-4772

- Or check our website: www.seniorpharmassist.org
Where to Find More Information

- Call Seniors’ Health Insurance Information Program (SHIIP): 1-800-408-1212

- Or check their website: https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip
Where to Find More Information

■ Call Medicare 24/7 at 1-800-633-4227
  TTY users can call 1-877-486-2048

■ Or check their website:
  www.medicare.gov
Other Videos / PowerPoints Available

- Enrolling in Medicare
  - Medicare Part A
  - Medicare Part B
  - Medicare Part D
  - Medicare Supplements
  - Medicare Advantage
  - Medicare Costs & Penalties
  - Lower Income Information
  - Original v Advantage
Where to Enroll

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