Medicare Eligibility

- 65 & older
- or -
- 24 months after entitlement to Social Security disability benefits
- or -
- Amyotrophic Lateral Sclerosis
- or -
- Permanent kidney failure and receive maintenance dialysis or a kidney transplant

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Medicare Eligibility

- cont

Medicare is administered by

* Centers for Medicare & Medicaid Services (CMS)

* Is not the same as Medicaid

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Medicare Enrollment Periods

- **Initial** - at age 65
  (3 months prior and after)
  note: effective date is delayed if enrolled month of age 65 or later

- **Special** - still working/Employer Group Health Plan
  (and after initial enrollment period)

- **General** – January~March
  (premium increased & coverage begins in July)

Enrollment in any part of Medicare will effect Health Savings Accounts!!!
When does my enrollment in Part B become effective?

If you accept the automatic enrollment in Medicare Part B, or if you enroll during the first three months of your initial enrollment period, your coverage will start with the month you’re first eligible. If you enroll during the last four months, your coverage will start from one to three months after you enroll. The following chart shows when your Medicare Part B becomes effective:

<table>
<thead>
<tr>
<th>If you enroll in this month of your initial enrollment period:</th>
<th>Then your Part B Medicare coverage starts:</th>
</tr>
</thead>
<tbody>
<tr>
<td>One to three months before you reach age 65</td>
<td>The month you reach age 65</td>
</tr>
<tr>
<td>The month you reach age 65</td>
<td>One month after the month you reach age 65</td>
</tr>
<tr>
<td>One month after you reach age 65</td>
<td>Two months after the month of enrollment</td>
</tr>
<tr>
<td>Two or three months after you reach age 65</td>
<td>Three months after the month of enrollment</td>
</tr>
</tbody>
</table>
Medicare Enrollment Periods

Special enrollment period for people covered under an employer group health plan

If you’re 65 or older and covered under a group health plan, either from your own or your spouse’s current employment, you may have a “special enrollment period” in which to sign up for Medicare Part B. This means that you may delay enrolling in Medicare Part B without having to wait for a general enrollment period and paying the penalty for late enrollment. There are limits, so we strongly advise you to contact the Centers for Medicare & Medicaid Services (CMS) for more information.

The rules allow you to:

• Enroll in Medicare Part B any time while you have a group health plan based on current employment; or

• Enroll in Medicare Part B during the eight-month period that begins the month after the employment ends or the group health coverage ends, whichever happens first.

NOTE: You can’t enroll using a special enrollment period if your employment or the employer-provided group health plan coverage ends during your initial enrollment period.
Medicare Enrollment Periods

General enrollment period for Part B

If you don’t enroll in Medicare Part B during your initial enrollment period, you have another chance each year to sign up during a “general enrollment period” from January 1 through March 31. Your coverage begins on July 1 of the year you enroll. However, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will go up 10 percent for each 12-month period you were eligible for Part B, but didn’t sign up for it.

If you have a Health Savings Account (HSA)

If you have an HSA when you sign up for Medicare, you can’t contribute to your HSA once your Medicare coverage begins. If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty. If you’d like to continue contributing to your HSA, you shouldn’t apply for Medicare, Social Security, or Railroad Retirement Board (RRB) benefits.

NOTE: Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the first month you were eligible for Medicare. To avoid a tax penalty, you should stop contributing to your HSA at least six months before you apply for Medicare.
Medicare Enrollment Periods

If you have health care protection from other plans

If you have TRICARE (insurance for active-duty, military retirees, and their families), your health benefits can change or end when you become eligible for Medicare. This applies for any reason, regardless of age or place of residence. If you’re retired from the military or are a military retiree’s family member, you must enroll in Part A and Part B when first eligible to keep TRICARE coverage. You can find a military health benefits adviser at https://milconnect.dmdc.osd.mil, or call the Defense Manpower Data Center, toll-free at 1-800-538-9552 before you decide whether to enroll in Medicare medical insurance (Part B).

If you have health care protection from the Indian Health Service, Department of Veterans Affairs, or a state medical assistance program, contact those offices to help you decide if it’s to your advantage to have Medicare Part B.

IMPORTANT: If you have VA coverage and don’t enroll in Part B when you’re first eligible, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Also, you may have to wait to enroll, which will delay this coverage.
### The Four Parts of Medicare

<table>
<thead>
<tr>
<th>Part A - Hospital Insurance</th>
<th>Part B - Medical Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Covers most inpatient hospital expenses</td>
<td>• Covers 80% doctor bills &amp; other outpatient medical expenses after 1st $198 in approved charges</td>
</tr>
<tr>
<td>• 2020 deductible $1,408</td>
<td>• 2020 standard monthly premium $144.60</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part C – Medicare Advantage Plans</th>
<th>Part D – Prescription Drug Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Health plan options offered by Medicare-approved private insurance companies</td>
<td>• Covers a major portion of your prescription drug costs</td>
</tr>
<tr>
<td>• When you join a Medicare advantage plan, you can get the benefits and services covered under Part A, Part B, and in most plans, Part D</td>
<td>• Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan</td>
</tr>
<tr>
<td></td>
<td>• You enroll with a Medicare-approved prescription drug provider not Social Security</td>
</tr>
</tbody>
</table>

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Original Medicare

Go to any provider that accepts Medicare
Members pay
Part A premium - free for most people
Part B premium - amount generally changes annually
IRMAA Part B & D premium increases for people with high income
Deductibles - amounts generally change annually
Coinsurance or copayments
Programs are available to help pay members' costs
Medicare Initial Enrollment Period

* Apply 3 months before age 65 if you want Medicare at age 65
  - Do not need to be retired
  - Benefits through employer/union-active employment plans might not want to enroll in any or all parts of Medicare while working

* Auto Enrollment in Parts A & B
  - If you already receive SS or RR benefits
  - Can refuse Part B
Medicare Part B – Paying the Premium

* Taken out of your monthly payment
  - Social Security
  - Railroad Retirement
  - Federal Government retirement

* Or billed every 3 months, if not receiving monthly payments

*Programs available to help
Medicare Part B – Coverage

Doctors’ services

Outpatient medical and surgical services and supplies

Diagnostic tests

Outpatient therapy

Outpatient mental health services
Some preventive health care services

Other medical services

Clinical laboratory tests
Home health services (not covered under Part A)
Durable medical equipment
Outpatient hospital services
Blood Work
Ambulance service, if other transportation would endanger your health
* In Original Medicare you pay
  - Yearly deductible ($198 in 2020)
  - 80% covered by Medicare, 20% co-pays for most services

* Programs available to help pay Part B costs
The standard monthly Medicare Part B premium for 2020 is $144.60. If you’re single and filed an individual tax return, or married and filed a joint tax return, the following chart applies to you:

For those who have higher income, the law requires an adjustment to their monthly Medicare Part B and Medicare Prescription Drug Coverage premiums. This affects less than 5 percent of people with Medicare.
For More Information on Medicare

Center for Medicare and Medicaid Services (CMS):
www.medicare.gov
1-800-633-4227

State Health Insurance assistance Program (SHIP):
www.medicare.in.gov
1-800-452-4800

www.socialsecurity.gov
Contacting Social Security
www.socialsecurity.gov/agency/contact/

Visit the website
www.socialsecurity.gov

Call the toll-free number
1-800-772-1213

Specific questions can be answered from 7 a.m. to 7 p.m., Monday through Friday. Information is provided by automated phone service 24 hours a day.

If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.

Visit a local office

Most offices are open to the public Monday through Friday from 9 a.m. to 4:00 p.m. except Federal holidays.