

SETTING UP YOUR MEDICARE ISN'T IT AUTOMATIC?

Medicare will NOT automatically start when you turn 65 if you're not receiving Social Security Benefits or Railroad Retirement Benefits for at least 4 months prior to your 65th birthday. ***You'll need to apply for Medicare coverage.***

There's no such thing as a Medicare office – enrollment in the program is handled by the Social Security Administration (or the Railroad Retirement Board, if the RRB manages your retirement benefits). If you have to enroll in Medicare Part A and/or B on your own, you can visit your local Social Security office.

You can also sign up for Medicare online by following the instructions at the Social Security Administration Medicare Benefits' web page. In most cases, signing up online will take ten minutes.

How Do You Apply for Medicare?

You can sign up for Medicare online, by phone or in-person at a Social Security office once you're nearing age 65 if you're a U.S. citizen or have been a legal resident for at least five years.

How Long Does It Take to Sign Up?

That depends on the method you choose. It can take as little as 10 minutes to sign up online, a month or more by phone or, if you prefer to sign up in person, it will depend on how long it takes to get an appointment.

How Do You Apply Online?

Start by opening a My Social Security account at socialsecurity.gov/myaccount, following these instructions.

Part of the process will include verifying your identity. So you may need your:

- Security number.
- Valid U.S. mailing address.
- Email address.
- Date and place of birth.
- Permanent Resident Card if you aren't a U.S. citizen.
- W-2 and tax forms.
- Medicaid number, if applicable, with start and end dates.
- Start and end dates for group health insurance through your (or your spouse's) employer.
- Start and end dates of employment with the employer providing your group health plan.

Once your account is set up, you can start the Medicare application process here. It's unlikely that you'll need to sign anything physically.

When you're finished applying online, you'll get a confirmation number. Keep it handy and use it to check the status of your application through your My Social Security account. Social Security will let you know if more information is needed.

How Do You Apply by Phone?

Call (800) 772-1213 or TTY (800) 325-0778 between 7 a.m. and 7 p.m. from Monday through Friday. Keep in mind that this process takes longer because forms have to be mailed to you, which you then complete and send back. At peak times, applying for Medicare by phone could take a month or more.

If you worked at a railroad, you can enroll in Medicare by calling the Railroad Retirement Board at (877) 772-5772 or TTY (312) 751-4701, 9AM – 3:30PM, Monday – Friday.

How Do You Apply in Person?

Start by finding the Social Security office closest to you. (You can do this by entering your ZIP code in the Social Security Office Locator). Not all offices offer appointments, but if yours does, you can make an appointment by calling (800) 772-1213 or TTY (800) 325-0778. Once you get an appointment, processing your Medicare application should proceed quickly.

When Can You Enroll in Medicare?

You can apply for Medicare during three distinct enrollment periods: your Initial Enrollment Period, the General Enrollment Period and a Special Enrollment Period when you're getting off your employer's health coverage.

Medicare Enrollment Dates

January 1, 2020 – March 31, 2020	General Enrollment Period	Sign up for Medicare Part A or B (Original Medicare) if you didn't sign up when first eligible.
January 1, 2020 – March 31, 2020	Medicare Advantage Open Enrollment Period	Change or leave your Medicare Advantage plan.
January 1, 2020 – December 31, 2020	Medicare Supplement Insurance (Medigap) Enrollment	Change plans although your insurer may check your medical history to determine eligibility (medical underwriting).
October 15, 2020 – December 7, 2020	Annual Election Period (Open Enrollment Period)	Change from Original Medicare to Medicare Advantage, or vice versa; change Medicare Advantage plans; join, change or leave Medicare Part D prescription drug coverage.

When Is the Earliest You Can Sign Up?

You're first eligible for Medicare starting three months before you turn 65. That kicks off what's known as your Initial Enrollment Period. (You can defer enrollment penalty-free if you have employer-provided health coverage; see the section below on Special Enrollment Periods.)

The Initial Enrollment Period covers seven months: the three months before your 65th birth month, the month of your 65th birthday and the three months following your 65th birth month. For example, let's say your birthday is sometime in May. The three months before are February, March and April, and the three months following are June, July and August.

Keep in mind that the date you apply for Medicare will affect the start date of your coverage. To receive Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) beginning the first day of the month you turn 65, you must sign up during the three months before your 65th birth month. If you wait to sign up during your birth month or the next three months, your start date will be delayed by one, two or three months.

If your birthday is on the first day of your birth month, Part A and Part B will start the first day of the prior month. So, if, say, your birthday is September 1, your benefits will begin on August 1.

When Can You Sign Up If You Missed the Initial Enrollment Period?

If you didn't sign up when you were first eligible and you don't have current healthcare coverage elsewhere (as with your employer), you'll have to wait for the next General Enrollment Period which runs each year from January 1 through March 31.

Your coverage will then begin in July of that year, and you may have to pay a late enrollment penalty on your Medicare Part B premium for as long as you have Part B coverage. Your premium will go up by 10% for every 12-month period you weren't enrolled.

When Can You Sign Up Outside of the Initial and General Enrollment Periods?

You could qualify for a Special Enrollment Period (SEP) and avoid the penalty for enrolling late. SEPs are typically granted if you or your spouse are still working when you turn 65 and you have group health insurance through an employer or union.

In that case, you're allowed to enroll in Part B at any time you have qualified group health coverage and you've turned 65. Once you no longer have coverage, you can enroll during the eight-month SEP period that starts the month after you lose the job or the coverage, whichever comes first.

When Should You Apply for Medicare If You Have Employer Health Coverage?

Most people should sign up for Medicare Part A when they're first eligible because it rarely costs anything. But some people delay enrolling in Part B because they don't want to pay the monthly premium. The decision usually depends on the type of health coverage you already have.

You can put off enrolling in Part B at age 65 if you have group health coverage through your or your spouse's job and the employer has at least 20 employees.⁶ You'll be able to enroll with no penalty during the Special Enrollment Period that follows the end of your employer's insurance. You can also choose to enroll in Part B while still insured and pay the premium.

If your employer has fewer than 20 employees, you should apply for Part A and Part B as soon as you're eligible.

Be sure to talk to your employer's benefits administrator about how signing up for Medicare will affect your coverage or Health Savings Account (HSA). You cannot contribute to an HSA if you have Medicare Part A. Your administrator can help you time the beginning and end of your coverage through work and your new health insurance so there's no gap in your coverage.

When your group coverage is ending, you'll need to complete documentation and submit it to your Social Security office. If you have questions, ask Social Security.

What Other Times Can You Sign Up?

You may also become eligible for Medicare for other reasons. If you're eligible due to a disability, you qualify after you've received Social Security disability or certain Railroad Retirement Board disability benefits for 24 months.

If you have end-stage renal disease (ESRD), you're eligible in the fourth month of dialysis treatment, possibly earlier.⁹ And if you have ALS, you qualify the same month your disability benefits begin.¹⁰

What Are the Two Enrollment Methods?

Automatic Enrollment

If you're already getting Social Security or Railroad Retirement Board benefits, you don't need to enroll in Medicare. You'll automatically get Original Medicare (Part A and Part B) as of the first day of the month you turn 65.

Those who are automatically enrolled will receive a "Welcome to Medicare" packet, which will include your Medicare card, three months before turning 65.

Now, remember this is to "Sign Up" for Medicare following your sign up and receipt of your Medicare Card or number...you are finally able to set up some great Medicare Coverage...that's when you can Call Me!



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