FACT SHEET:

Deciding Whether to Enroll in Medicare Part A and Part B When You Turn 65

2 Decide whether to enroll in Part A and Part B when you turn 65

What are Medicare Part A and Part B?

Medicare Part A is sometimes called “Hospital Insurance.” It helps cover inpatient hospital care, skilled nursing facility care, hospice care, and home health care.

Should I consider delaying enrollment in Medicare Part A and Part B?

You should always contact your employer or union bene ts administrator before delaying Part A and Part B to nd out how your insurance works with Medicare. Your employer coverage may require that you enroll in Part A and Part B in order to get your full coverage.

Before making your decision, read the situations below and on the next few pages and select the situation that applies to you:

☐ **I currently have health insurance from a previous employer (including COBRA or retiree health insurance)**

You should enroll in Part A and Part B when you turn 65.

! WARNING: If you do not enroll in Part A and Part B during your Initial Enrollment Period, you will have to wait to sign up. This may cause a gap in your coverage and you may have to pay a lifetime late enrollment penalty—and that penalty increases the longer you wait.

▸▸ You have completed TASK 2. Go to TASK 3 on page 7.

☐ **I have TRICARE or CHAMPVA coverage**

Your decision to enroll in Part A and Part B depends on whether you are eligible for premium-free Part A:

○ I am eligible for premium-free Part A: You are required to enroll in both Part A and Part B to keep your TRICARE or CHAMPVA coverage.

! WARNING: If you do not enroll in Part A and Part B during your Initial Enrollment Period, you will have to wait to sign up. This may cause a gap in your coverage and you may have to pay a lifetime late enrollment penalty—and that penalty increases the longer you wait.

○ I am NOT eligible for premium-free Part A: Enrolling in Part A and Part B is optional. But, if you do not enroll during your Initial Enrollment Period, you will have to wait to sign up and you may have to pay a lifetime late enrollment penalty—and that penalty increases the longer you wait.

▸▸ You have completed TASK 2. Go to TASK 3 on page 7.

☐ **I have health insurance based on my (or my spouse's) current employment, from an employer with** 20 or more employees (this includes those with Federal Employees Health Bene ts (FEHB))

Your decision to enroll in Part A and Part B **depends on whether you have a**

☐ **I have health insurance based on my (or my spouse's) current employment, from an employer with** fewer than 20 employees

NOTE: If you have COBRA or retiree coverage, or if your employer gives you an amount of money to purchase health insurance, you do NOT have health insurance based on "current employment." If you have one of these types of insurance, you should find that situation in the fact sheet.

You should enroll in Part A and Part B when you turn 65. In this case, Medicare pays before your employer insurance. This means that Medicare is the primary payer for your health coverage.

▸▸ You have completed TASK 2. Go to TASK 3 on page 7.

☐ **I have health insurance from the Health Insurance Marketplace or other private insurance not directly offered by my employer**

NOTE: The Individual Health Insurance Marketplace is a place where people can go to compare and enroll in health insurance. In some states the Marketplace is run by the state and in other states it is run by the federal government. The Health Insurance Marketplace was set up through the Affordable Care Act, also known as Obamacare.

☐ **I have Veterans Affairs (VA) coverage**

If you have only Veterans A airs (VA) coverage, you should enroll in Part A and Part B when you turn 65.

If you also have coverage described in one of the situations above, you should use that situation to decide whether to enroll in Part A and Part B.

WARNING: If you do not enroll in Part A and Part B during your Initial Enrollment Period, you will have to wait to sign up and you may have to pay a lifetime late enrollment penalty—and that penalty increases the longer you wait.

▶▶ You have completed TASK 2. Go to TASK 3 on page 7.

I want BOTH Part A and Part B to start when I turn 65

How do I get Part A and Part B?

Some people will be automatically enrolled in Part A and Part B; other people can only get Part A and Part B if they complete an application with Social Security. So you first need to figure out which applies to you.

Select the situation that applies to you:

☐ **I WILL be getting benefits from Social Security (or the Railroad Retirement Board (RRB)) at least 4 months before I turn 65:**

If you will get benefits from Social Security (or the RRB) at least 4 months before you turn 65, you do not need to do anything to get Part A and Part B. You will automatically get Part A and Part B starting the first day of the month you turn 65. (If your birthday is on the first day of the month, Part A and Part B will start the first day of the prior month.)

You'll get a "Welcome to Medicare" package and your Medicare card in the mail 3 months before your 65th birthday. This package includes a brochure about the Medicare program and your options for getting your Medicare coverage. (If you do not receive your Medicare card and package, contact Social Security.)

NO

What do I need to do after I am enrolled in Part A and Part B?
Once your Part A and Part B starts, you will have health coverage under "Original Medicare." Because Original Medicare does not cover all of your health care expenses, you should consider whether you need additional coverage.

Some people get additional coverage from employer or retiree insurance. But there are additional types of insurance available to people who have Part A and Part B, including Medicare supplement insurance (Medigap), Medicare Advantage Plans, and Medicare prescription drug coverage. You can go to the Medicare web site at Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227) to learn more about these types of insurance. TTY users should call 1-877-486-2048. You can also contact your State Health Insurance Assistance Program (SHIP); call 1-800-MEDICARE to get the number for your SHIP.

! WARNING: There are only certain periods when you can enroll in this additional insurance and these enrollment periods vary for the different types of insurance. It is best to decide what additional coverage you want while you are still in your Initial Enrollment Period. This will give you the most options.

▶▶ You have completed Task 3. Welcome to Medicare!

I want to DELAY BOTH Part A and Part B

NOTE: If you don't get Part A and Part B when you are first eligible, you may have to pay a lifetime late enrollment penalty. However, you may not pay a penalty if you delay Part A and Part B because you have coverage based on your (or your spouse's) current employment.

How do I delay both Part A and Part B?

Some people will be automatically enrolled in Medicare Part A and Part B. Other people need to complete an application with Social Security. To find out if you can delay Part A, you first need to figure out which applies to you.

Select the situation that applies to you:

☐ **I WILL be getting benefits from Social Security (or the Railroad Retirement Board (RRB)) at least 4 months before I turn 65:**

You will automatically get Part A and Part B starting the first day of the month you turn 65. (If your birthday is on the first day of the month, Part A and Part B will start the first day of the prior month.)

Once you have signed up to receive Social Security benefits, you can only delay

When should I sign up for Part A and Part B?

If you decide not to enroll in Part A and Part B during your Initial Enrollment Period, your next chance to enroll **depends on your situation:**

☐ **I (or my spouse) am still working and I have employer coverage from THIS employer**

If you're eligible for premium-free Part A, you can enroll in Part A at any time after you're first eligible for Medicare. Your Part A coverage will go back (retroactively) 6 months from when you sign up (but no earlier than the first month you are eligible for Medicare).

You should start your Part B coverage as soon as you stop working or lose your current employer coverage (even if you sign up for COBRA or retiree health coverage from your employer). You have **8 months** to enroll in Medicare once you stop working OR your employer coverage ends (whichever happens first). But you'll want to plan ahead and contact Social Security before your employer coverage ends, so you don't have a gap in coverage.

! WARNING: If you do not enroll in Part B within 8 months of losing your coverage based on current employment, you may have to pay a lifetime late enrollment penalty. In addition, you will only be able to enroll in Part B during the Medicare General Enrollment Period (from January 1 to March 31 each year) and your coverage won't start until July. This may cause a gap in your coverage.

! WARNING: If you have a Health Savings Account (HSA), you should stop making contributions to your HSA 6 months before you sign up for Part A and Part B in order to avoid a tax penalty.

☐ **I (and my spouse) am NOT still working and do not have coverage from**

Where can I get more information?

- Consult the other Fact Sheets in this series including:
  - Introduction to Medicare
  - Medicare Decisions for Someone Nearing Age 65
  - Medicare Decisions for Those Over 65 and Planning to Retire in the Next 6 Months
- Contact your local **State Health Insurance Assistance Program (SHIP)** to get free personalized help making decisions about your health coverage. To get the number for your local SHIP, call 1-800-MEDICARE.
- Get information from Medicare:
  - Contact **1-800-MEDICARE** (1-800-633-4227). TTY users should call 1-877-486-2048.
  - Visit the Medicare web site at **Medicare.gov**.
  - Look at the most recent **"Medicare & You"** handbook. If you don't have the most recent Handbook, you can download it on Medicare.gov or request a copy by calling 1-800-MEDICARE.
- Contact your employer or union bene ts manager.

My Employer or Union Benefits Manager

I can reach my employer or union bene ts manager by calling

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