

Medicare:

What you need to know when turning 65

Medicare is federal health insurance that saves you money on health care. Most people need to sign up for Medicare just before they turn 65 to avoid paying more for the rest of their life and make sure the insurance starts on time.

Medicare options:

Choose

Option 1

Original Medicare Part A and Part B

Part A is hospital insurance
It covers stays at a hospital or skilled nursing facility.

Part B is medical insurance
It covers medical care such as doctor and emergency room visits.

With original Medicare you can use any doctor or hospital in the U.S. or its territories that take Medicare.



Medigap is a Medicare Supplement Plan for Original Medicare.

It helps pay for out-of-pocket costs like deductibles, co-pays and co-insurance.

add Part D

Part D covers prescription drugs.

This is also called Medicare Prescription Drug Plan.

Another option in Wisconsin is **SeniorCare** Prescription Drug Assistance Program



Option 2

Medicare Advantage Part C

With **Part C**, you:

- Get Original Medicare benefits from a private Medicare Advantage Plan.
- Must use doctors or hospitals in the plan's network.
- Usually get Part D prescription drug benefits.

To get Medicare Advantage, you must first sign up for Original Medicare.

Do you have low or no income?

Call the 2-1-1 helpline to find your local ADRC (Aging and Disability Resource Center) to learn about programs that can help you pay for Medicare.

When do I sign up for Medicare?

Initial Enrollment Period: Sign up for the first time

Sign up for Medicare during your **Initial Enrollment Period**. This is your 7-month period around your 65th birthday. After the initial period, you can still sign up, but **you will pay more** and you may have a gap in your health insurance coverage.



Do you get monthly benefits from Social Security or the Railroad Retirement Board?

When you turn 65, you will automatically be signed up for Original Medicare and get your Medicare card in the mail.

Who can get Medicare before age 65?

- People getting Social Security Disability Insurance (SSDI) benefits for 2 years
- People who have ALS (Lou Gehrig's)
- People who have end-stage renal (kidney) disease

These groups will be signed up for Part A and Part B automatically.

Warning: If you sign up late, you will usually pay a higher monthly premium for the rest of your life.

Do you have other health insurance?

Health insurance from your job:

If you or your spouse have group health insurance from a job when you turn 65, you can sign up for Medicare after the 7-month Initial Enrollment Period.

- You won't pay a penalty to sign up late if you show proof of health insurance from your job.
- Ask your job how your health insurance works with Medicare.

You may need to enroll in Medicare if it pays before the employer insurance. Or else, you may have high out-of-pocket costs.

When to sign up if you have insurance from a job:

- Anytime you're still covered by the group health plan
- Up to 8-months after the job or the health insurance from your job ends. Ask your job to fill out the form "Request for Employment Information" from Social Security.

Your Medicare start date depends on when you enroll.



Should you wait to sign up?

Most people sign up for Medicare Part A during their Initial Enrollment Period, even if they have health insurance from a job.

- Part A is usually free, and signing up early can make it easier to sign up for Part B later.

These don't count as health insurance from your job:

- COBRA
- Retiree health plans
- Private plans you purchase on your own from an insurance company or Healthcare.gov

Veterans:



All veterans should sign up for Medicare during their 7-month enrollment period.

The VA only pays for services at the VA (unless you get approval for services outside the VA). You may be able to get a prescription drug plan from the VA.

Veterans who don't sign up at the right time and need Medicare later, will pay more and may have a gap in coverage.

If you have questions, contact your local Veterans Service Office (VSO)

What if I miss my Enrollment Period?

You can sign up for Medicare during the General Enrollment Period, from January 1 to March 31 each year.

You will pay 10% more for each year you didn't sign up.



Example 1: Bing

Bing turns 65 in March. His Initial Enrollment Period starts the December before his birthday. If he signs up before March, his Medicare coverage starts on March 1. If he signs up in March, April, May, or June, his Medicare Part B will not start for several months.



Example 2: Maria

Maria turns 65 in March but forgets to sign up during her Initial Enrollment Period. Now she has to wait until the General Enrollment Period (January 1 – March 31) to sign up. Her Medicare will not start until July 1.



Example 3: Patricia

Patricia turns 65 in March, but forgets to sign up during her Initial Enrollment Period and the General Enrollment Period that starts Jan 1. Instead, she waits until the next year and went one full year without coverage. She will pay 10% more for the rest of her life because she signed up late.

3 ways to sign up:



Call Social Security at
1-800-772-1213



In-person at your local Social Security Office.



Online at
www.ssa.gov/benefits/medicare

Have questions or need help?

Go to your local ADRC (Aging and Disability Resource Center) to get free in-person help. To find your local ADRC:

- Call the 2-1-1 helpline
- www.dhs.wisconsin.gov/adrc/consumer



Call the Medigap Helpline at
1-800-242-1060 to get free help over the phone.