

Medicare at Age 65



Medicare enrollment can be confusing. Find your unique situation below to learn more.

I am not yet collecting any financial benefits from Social Security. I am not covered by a group plan through my own employer or spouse's employer.

You need to enroll into Medicare Part A and Part B through the Social Security Administration (SSA).

- Enroll up to three months before the month you turn 65 and the three months after (see back)
- Apply online at www.ssa.gov
- Call or Visit Green Bay SSA: 1561 Dousman St. Green Bay, WI 54303 (888) 862-4811

I am collecting a retirement benefit from SSA. I am not covered by a group plan through my own employer or spouse's employer.

You do not need to take any action.

- You will be automatically enrolled into Medicare Part A and Part B
- You will get your Medicare card 3 - 6 months before your coverage starts
- Coverage starts the first day of the month that you turn 65
- If your birthday is on the first of the month, coverage begins the first day of the prior month

I am not yet collecting any financial benefits from Social Security. I am covered by a group plan through my own employer or spouse's employer and there are less than 20 people on the plan.

You need to enroll into Medicare Part A and Part B through the Social Security Administration (SSA).

- Apply online at www.ssa.gov
- Call or Visit Green Bay SSA: 1561 Dousman St. Green Bay, WI 54303 (888) 862-4811

I am covered by a group plan through my own employer or spouse's employer and there are 20 or more employees on the plan.

You can decide if you would like to enroll into Medicare Part A and/or Part B.

- If you receive a SSA payment, you will be automatically enrolled but can choose to decline coverage
- Medicare will be secondary coverage to the group plan
- Medicare Part A has a \$0 premium for most people
- Medicare Part B has a monthly premium which changes every year based on inflation
- You can sign up for Medicare at any time while covered by the group plan
- You can sign up for Medicare during the 8 months after employment ends
- Ask your employer if the drug coverage is "creditable" (if it is not, call ADRC)
- Confirm that your employer has no rules that require you to take Medicare
- If you do not get a payment and you decide you would like Part A and/or Part B, you will need to enroll with SSA
- Connect with SSA three months prior to whenever you want Medicare to start

ADRC of Brown County

300 S. Adams St. Green Bay, WI 54301
(920) 448-4300

www.adrcofbrowncounty.org

ADRC is a nonprofit, 501(c)3 organization

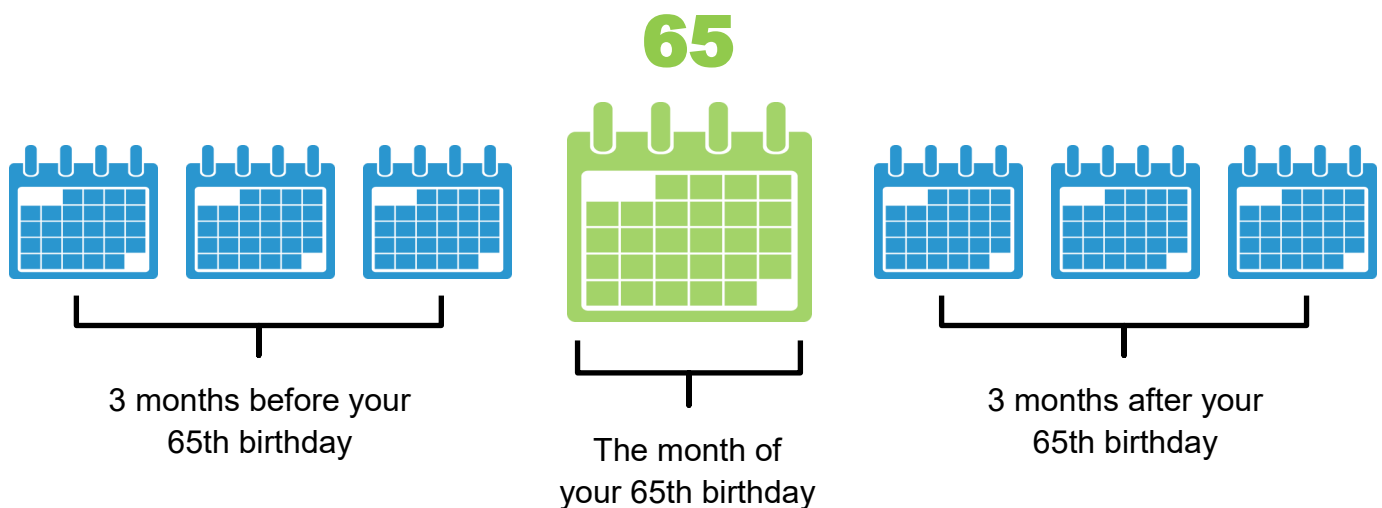
Find us online:



Special Reminders:

- SSA determines eligibility and collects payments for Original Medicare Part A and Part B only. Once you are enrolled into Parts A and B, there are many different options for your coverage. Once you get your Red, White, and Blue Medicare card from CMS, you can decide what you want to do with your coverage and narrow down your coverage choices.
- If you are eligible for Medicare through the Railroad Retirement Board (RRB), you will need to connect with the RRB at (877) 772-5772 instead of SSA for enrollment into Medicare.
- To avoid a tax penalty, you should stop contributing to your Health Savings Account (HSA) if you take any part of Medicare at age 65. If you postpone coverage, you should stop contributing six months prior to applying for Medicare because Medicare Part A will be automatically backdated six months.
- There are special circumstances for people who are determined disabled prior to age 65, have ESRD (End-Stage Renal Disease), or ALS (Amyotrophic Lateral Sclerosis - also call Lou Gehrig's Disease).
- Individuals that were on Medicare Part A and B prior to age 65 due to a disability don't need to take action. You do however have a period of guarantee issue that would allow you to purchase a Medicare Supplement policy at a lower rate with no medical questions asked.
- Individuals eligible for Medicare prior to age 65 who declined Part B enrollment will again be auto enrolled into Part B with an opportunity to enroll or decline based on their current coverage situation.

When is My 7-Month Initial Enrollment Period?



For assistance with Medicare or other benefits, please contact ADRC at (920) 448-4300.

*This publication is produced courtesy of ADRC of Brown County, endorsements are not assumed or implied.
Reproduction is permitted as long as credit to the agency is retained and distribution is for noncommercial purposes only.
ADRC of Brown County is an equal opportunity provider functioning under an affirmative action plan.*