Enrolling in Medicare: Steps to Take

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Medicare is a health insurance program sponsored by the federal government. To find out what it does and does not cover, read ExEx14101, Exploring Medicare: Is it for me? If you are ready to enroll, first determine if you meet eligibility requirements and then follow these steps.

Who is eligible for Medicare

- People aged 65 or older who are receiving, or are eligible for, retirement benefits from Social Security or the Railroad Retirement Board.
- People under 65 who have received Railroad Retirement disability benefits for the prescribed time and meet the Social Security Act disability requirements.
- Person or spouse who had Medicare-covered government employment.
- People of all ages with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant).

If you are not eligible for premium-free Medicare Part A, you can buy Part A by paying a monthly premium if:

- You are age 65 or older, and
- You are enrolled in Part B, and
- You are a resident of the United States and are either a citizen or an alien lawfully admitted for permanent residence who has lived in the United States continuously during the 5 years immediately before the month in which you apply.

How to enroll

If you already receive Social Security benefits, you will not need to do anything. If you or your spouse have worked at least 10 years in Medicare-covered employment, you will be automatically enrolled in Medicare Part A effective the month you are 65. You will receive notification in the mail.

If you want to apply for both Social Security retirement benefits and Medicare,
you must be close to age 65 but not yet getting Social Security benefits or Medicare. To apply, you can call or visit your local Social Security office or call Social Security at 1-800-772-1213*. If you prefer, answer a series of questions at http://www.socialsecurity.gov/ to find out if you can apply for Social Security online.

**If you do not yet receive Social Security benefits but you only want to apply for Medicare**, you must be close to age 65 and you must apply to get Medicare. You apply by calling or visiting your local Social Security office or by calling Social Security at 1-800-772-1213*. There is currently no provision for completing an online Medicare application (on the Internet).

* TTY users should call the Social Security Administration at 1-800-325-0778.

**When to enroll**

From 3 months before the month of your 65th birthday, during your 65th birthday month, to 3 months following your 65th birthday, you can sign up for Medicare Parts A (hospital), B (medical) and D (drugs). (To make sure that your Medicare Part B coverage start date is not delayed, you should apply 3 months before the month you turn 65.)

You may, however, delay in signing up for Medicare Part B if you have “credible coverage” from your employer (coverage that is as good as or better than that offered by Medicare).

If you do not have “credible coverage” and delay enrollment in Medicare Part B beyond 12 months, you will be required to pay a penalty for late enrollment. You will pay a late fee of 10% of the premium for each 12-month period you could have been enrolled plus the standard regular monthly premium. Delayed enrollment without credible coverage in Medicare Part D will cost 7% of the average national monthly premium for each 12-month period not enrolled added to your regular monthly premium.

After your initial application for Medicare, you will then have 6 months to sign up for one of two basic choices: a Medigap policy (A through G) or Medicare Part C, a cheaper policy called Medicare Advantage with limited Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) options. It is your choice; neither option is required.

Alternatively, if you have employer-provided retiree health insurance, you may keep it if it's not a Medicare-approved plan.

With the introduction of Medicare Part D, none of the Medicare-approved private policies can have prescription drug coverage as noted above. However, employer-provided retiree insurance can cover drugs and anything else.

**Where to go for help**

In South Dakota, the Senior Health Information and Insurance Education
(SHIINE) office, under the Department of Social Services, can be contacted if you need help. The office is located at Center for Active Generations, 2300 West 46th Street, Sioux Falls, SD 57105; call 1-800-536-8197. SHIINE volunteers are located throughout South Dakota to help you; your county Extension educator can assist you in finding the volunteer closest to you.

If you feel you are a victim of fraud and need help, contact Medicare Assistance Program at 1-800-822-8804 (http://www.medicareassistanceprogram.org/scams.php); also report insurance fraud to the State Division of Insurance at http://insurancefraud@state.sd.us/ or call 605-773-6325.

For more information about enrolling in Part B, get a free copy of the publication, Enrolling in Medicare (CMS Pub. No. 11036) at http://www.medicare.gov/ on the Web or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Read a copy of the handbook, Medicare and You (current year). Call 1-800-MEDICARE; SHIINE at 1-800-536-8197; or pick up a copy at your nearest Social Security Office. It can also be ordered through your county Extension office or it is online at http://www.medicare.gov/ (do a search for the publication title).

References


