

## Mysteries of Medicare: Instructions for Medicare Enrollment Periods

This newsletter will provide information on enrolling in Medicare, with detailed instructions for completing an enrollment during a Special Enrollment Period (SEP). You are automatically enrolled in Medicare Parts A and B at age 65 if you begin getting benefits from Social Security or Railroad Retirement Board before your 65<sup>th</sup> birthday; or you have reached the 25<sup>th</sup> month of being deemed disabled. Otherwise, you must facilitate your own enrollment. You have the choice to enroll in Medicare when you have an End Stage Renal Disease diagnosis.

For most people, the first opportunity to enroll in Medicare Parts A and B would be when you turn 65 years of age. This would be your Initial Enrollment Period (IEP). Your IEP begins three months before the month when you turn 65, and continues through the month when you turn 65, and three months after the month when you turn 65. It is a seven-month window allowing you to enroll without penalty. The best time to enroll within your IEP is during the first three months; enrollment in the last three months of your IEP will delay the effective date of your coverage. You will pay no premium for Part A if you or your spouse paid Medicare taxes for 40 quarters. Part B will have a monthly premium. Apply online at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare) or by calling Social Security at 1-800-772-1213.

If you will have continued coverage past your IEP by your, or your spouse's Employer Group Health Plan (EGHP), with more than 20 employees, based on **active employment**, you can delay enrollment in Medicare because the EGHP will continue to be your primary coverage. However, if you are eligible for "free" Part A, it would be to your advantage to enroll in Part A during your IEP. Since Part B has a premium, you may want to delay this enrollment until your, or your spouse's employment ends. If the EGHP has fewer than 20 employees, Medicare will be your primary coverage and the EGHP secondary. In this case, you should not delay Medicare enrollment; you need both parts of Medicare to be fully covered. The end of the EGHP triggers an eight-month Special Enrollment Period (SEP) to enroll in Medicare. Enrollment at this time, adding Part B, is easier if you enrolled in Part A during your IEP.

Adding Medicare Part B during your SEP requires submission of Form CMS-L564 and Form CMS-40B to your local Social Security office. Form CMS-L564 must be completed by the employer providing your coverage, to verify that you have had continuous coverage. CMS-40B is completed by you, and indicates when you want the Part B to begin. Before the public health emergency, this enrollment could not be completed online. Since early in the emergency, however, Social Security has provided a special online portal where these forms can be submitted digitally through the website [www.ssa.gov](http://www.ssa.gov). To begin this process, go to the SSA website and look for the window "Medicare Enrollment". Click on this window and then scroll down to the section titled "Already in Medicare". You will find detailed instructions there for adding Part B if you are already enrolled in Part A of Medicare. The online portal requires uploading the forms CMS-L564 and CMS-40B into the application. You have this online option for submitting the forms; but, if you prefer, you can send them via the US postal service or by fax to your local SSA office. If you have delayed enrollment in both parts of Medicare, you will need to call SSA for instructions (1-800-772-1213). Keep in mind that Medicare enrollment is not instantaneous, and you should start your application process one to two months prior to desired effective dates, if at all possible. It usually takes 2–4 weeks to receive your new Medicare card.

After you receive a new Medicare card with effective dates for Part A and Part B indicated on the card, you can enroll in a Medicare Advantage Plan or a Medigap. If you choose Original Medicare alone, or with a Medigap, prescription coverage is delivered by a stand-alone Part D Plan. If you choose a Medicare Advantage Plan, it should include prescription coverage, unless you have

other creditable coverage, such as VA, retiree, or PACE prescription coverage. You have two months from the end of your EGHP to add prescription coverage without incurring a penalty and a delay in the start of coverage. Enrollment in a Part D plan can be facilitated when one, or both parts of Medicare are effective. The Part D plans can become effective the first of the month after you apply.

If you do not enroll during your IEP and you do not qualify for an SEP, you will have to wait for the Annual General Enrollment Period (GEP) from January 1st – March 31st. An enrollment during the GEP delays coverage until July 1st of that year, and you may have to pay a penalty for delayed enrollment.

Some of these rules will be different if you do not qualify for free Part A. A PA MEDI counselor can explain these situations to you.

Contact PA MEDI to talk to a counselor if you need more information on either of these enrollment periods, or if you have other Medicare-related questions. PA MEDI is Pennsylvania's program of free insurance consultation under the auspices of the Department of Aging. Call our Helpline at 610-344-5004, option 2, and leave a message; or send an email to [smilam@chesco.org](mailto:smilam@chesco.org).