



Medicare Enrollment Rules

October 2021

1. You are eligible for Medicare at age 65 or must have been on Social Security disability for at least 24 months to be eligible.
2. If you start drawing Social Security before age 65, you will automatically be enrolled in Medicare Parts A & B. You will receive your card by mail 2-3 months before your 65th birthday month. If you do not want Part B because you have active employer coverage through you or your spouse's employer, you **MUST** decline Part B or SSA will start deducting the monthly Part B premium from your Social Security check. You can decline Part B on the back of the larger card that held your Medicare card by checking the "medical" box and returning it as instructed. You will be issued a new Medicare card that has only Part A.
3. When you are first eligible for Medicare at age 65, you have a seven-month Initial Enrollment Period to sign up for Medicare Parts A & B, which begins the three months before you turn 65, the month you turn 65, and the three months after you turn 65. If you wait until the month you turn 65, or the three months after, your Medicare Part B will be delayed and could cause a gap in your insurance coverage.
4. If you miss your seven-month Initial Enrollment Period or the Annual Open Enrollment Period each fall, you can enroll in Medicare during the General Enrollment Period. This runs from Jan. 1 through March 31. However, your coverage would not start until July 1.
5. Medicare coverage always starts on the first day of the month regardless of which day of the month that you turn 65. However, if your birthday falls on the first day of the month, then your Medicare will start on the first day of the prior month.
6. Medicare is not free. You will pay monthly premiums as well as copays, co-insurance, and deductibles depending on which Medicare option you select.
7. To enroll in Medicare, you do not call Medicare. To enroll in Medicare, you enroll through the Social Security Administration (SSA) by calling your local SSA office, going to [SSA.gov](https://www.ssa.gov) to complete the online application, or in person at your local SSA office.
8. Enrollment in Medicare is separate from enrolling in your Social Security benefits, although they can both be done on the same application by checking the appropriate boxes. You can enroll in Medicare only at age 65 and wait to enroll in your Social Security benefits when you retire or reach your full retirement age. Or you can enroll in SSA benefits at age 62 and then enroll in Medicare at age 65 or when you retire/lose employee coverage.

Note: If you start drawing social security before age 65 you will automatically be enrolled in Medicare Parts A & B. You will also take a permanent reduction in your SSA benefits. Your cash benefit amount will not increase when you reach your full retirement age, which is based on your birth year. See [ssa.gov/benefits/retirement/planner/agereduction.html](https://www.ssa.gov/benefits/retirement/planner/agereduction.html) for more information.
9. Once you in enroll in Medicare, allow 2-4 weeks to receive your card by mail. You cannot enroll in your Medicare plans until your Medicare card has been issued. You can create a [Medicare.gov](https://www.Medicare.gov) account and click "Print my Medicare card" to see if your card has been issued. If it has, you will see an image of your card with your name, Medicare number, and Part A & B effective dates. You can also print out a copy of your card here, as well.

10. You do not need to enroll in any part of Medicare when you turn age 65 if you are still working and covered under an active employer insurance plan. You do not need to notify SSA or Medicare that you plan to work beyond age 65. You can enroll in Part A, which is FREE for most people, which will be considered secondary insurance for Part A services only (inpatient hospital stays, inpatient skilled nursing stays, home health care, and hospice). You can enroll in Medicare Parts A & B at the same time when you retire or lose employer coverage. *Note:* If your employer has 20 employees or less, you need to consult with your employer to see if you need to enroll in Medicare even if you are actively employed.
11. Medicare and Medicaid are not the same thing. The coverage and out-of-pocket costs are different.
 - Medicare is a federal health insurance program administered by the Centers for Medicare and Medicaid Services (CSM) for people who are age 65 or older, disabled by terms of the SSA for 24 months, or diagnosed with End-Stage Renal Disease or amyotrophic lateral sclerosis (ALS).
 - Medicaid is state assistance for those with limited income and resources.
12. Once you enroll in Medicare Part A, your employer plan must be “credible,” which means it must be as good if not better than the plans offered by Medicare, or you will incur a late enrollment penalty. Check with your human resources dept. to confirm if your plan is creditable.
13. Once you enroll in Medicare Part A you can no longer contribute to your Health Savings Account (HSA) per IRS rules, or you will incur a tax penalty. Go to [IRS.gov](https://www.irs.gov) and search “Publication 969” to read about these rules. If you still want to contribute to your HSA while working, do not enroll in Medicare Part A. To avoid the tax penalty, stop contributing to your HSA at least six months before you enroll in Medicare. *Note:* SSA will retro your Part A effective date six months from when you applied, not back to your original Part A effective date.
14. At age 65, COBRA and retiree health plans are not considered creditable coverage based on current employment, so you will incur a late enrollment penalty if you stay on those plans and do not enroll in Medicare.
15. If you are 65+ and covered through your spouse’s retiree plan, you must enroll in Medicare or you will incur a late enrollment penalty.
16. When you retire, your employer will mail you a document titled “Evidence of Creditable Coverage.” Keep this document with your important papers, as SSA and CMS may request a copy as proof of coverage from age 65 to present to avoid a late enrollment penalty.
17. Once you are over 65 and decide to retire, you and your employer are required to fill out the CSM-L564 Request for Employment Information Form. This is proof that you have had employer insurance from age 65 to present to avoid a late enrollment penalty. Each person covered by the employer insurance and eligible for Medicare is required to complete this form. Section A is completed by the retiree and spouse. If you are the retiree, then you are the Applicant and Employee. If you are the spouse of the retiree, then you are the Applicant, and the retiree is the Employee. Section B is completed by the employer for each person. The employer will return the completed forms to the retiree, who should mail both forms to their zip-code assigned SSA office. You can find your office by going to ssa.gov/locator.

If you choose to fax these forms to your local SSA office, be sure to fax each form with a separate fax cover sheet. If you do not, both forms will get scanned and imaged under the top form and only the top form will be issued a Medicare card. This will require you to call SSA and will delay issuance for the other person.

18. Traditional Medicare does not cover any dental, routine vision, or hearing services. Most Medicare Advantage plans include coverage for basic routine dental, vision, and hearing with the option to purchase more comprehensive plans for an additional monthly premium. Some Medicare Supplement companies provide this additional coverage purchase, as well.
19. Open enrollment runs every year from Oct. 15 through Dec. 7. This is when you can review and change your Part D drug plan or Medicare Advantage plan for the upcoming year. Plans are available to view around Oct. 1, but you cannot enroll in a new plan until Oct. 15. It is critical to review your plan each year as the plan premiums, deductible, copays, and formularies can change considerably each year as can your health and medications.
20. You can find more information at [Medicare.gov](https://www.medicare.gov) and [SSA.gov](https://www.ssa.gov).

We hope you find this information helpful, and if you have any questions, your SourcePoint insurance specialists are always here to help!

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