

meet
MEDICARE

*Get to
know how
it works*

Transitioning to Medicare

July 16, 2015





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Agenda

- ☐ When to Enroll
- ☐ Penalties
- ☐ Medicare Choices

A smooth transition to Medicare

- 10,000 Boomers a day are turning age 65
- Enrollment path and timing is not the same for everyone
- Important to enroll at the right time



Credit: ImageBase

When to enroll?



Credit: ImageBase

Initial Enrollment Period:

- 3 months before the month you turn 65
- The month you turn 65
- 3 months after the month you turn 65



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Exceptions to enrolling at 65

If you have

- Health insurance at **current** job

OR

- Health insurance from **spouse's** current job



Note: COBRA is not coverage from a current job

Exceptions to enrolling at 65



- If your employer has **20 or more employees**
 - You can choose to sign up at 65 or later
- If your employer has **20 or less employees**
 - You could be required to join when you turn 65



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You can stay on your employer's plan until...

- You stop working
- You drop your employer coverage
- Your employer coverage ends





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Transitioning from employer coverage to Medicare

Special Enrollment Period

If

- You stop working OR
- Your employer coverage ends

Then

- You have 8 months to enroll





If I have retiree
coverage...

Check with your or
your spouse's
employer or Union



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Other times to enroll are limited

- General Enrollment Period

January 1st – March 31st every year

- Coverage starts July 1st





Late enrollment penalties

Penalties added to premiums for late enrollment:

- Part A (hospital coverage) penalty
 - 10% for twice the number of years you could have had part A, but didn't sign up
- Part B (medical coverage) penalty
 - 10% for each 12 month period you could have had part B

Are you getting Social Security?

NO

- Not automatic enrollment
- You have to apply for Medicare

YES

- Enrollment is automatic
- Letter from Social Security with Medicare card



Medicare Choices

1) Original Medicare

- Part A hospital coverage
- Part B medical coverage
- Part D prescription drug coverage

2) Medicare Advantage Plans

- Combines Parts A, B, and D



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Original Medicare

- Fee-for-service health plan
- Pays for many health care services, but not all
- You can go to any provider that accepts Medicare



Credit: Pixabay



Medicare Advantage Plans (Part C)

- Alternatives to Original Medicare
- Plans are offered by private insurance companies
- All plans include Parts A and B, and in most cases Part D

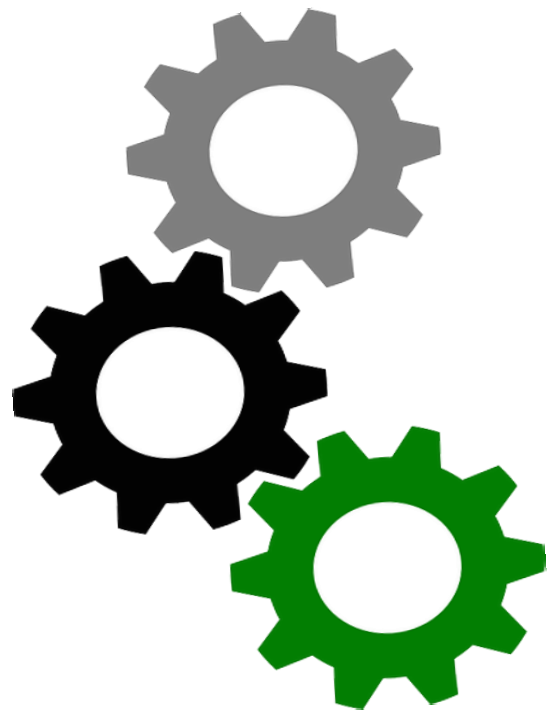


Credit: Flickr Creative Commons



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How Medicare Advantage Works



Credit: Pixabay

- Live in plan's service area
- May get extra benefits
- May have to use providers in plan's network



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How can you apply for Medicare?

- Apply in person at your local Social Security office

www.socialsecurity.gov/locator

- Apply by phone

1-800-772-1213

1-800-325-0778 TTY

- Apply online

www.socialsecurity.gov

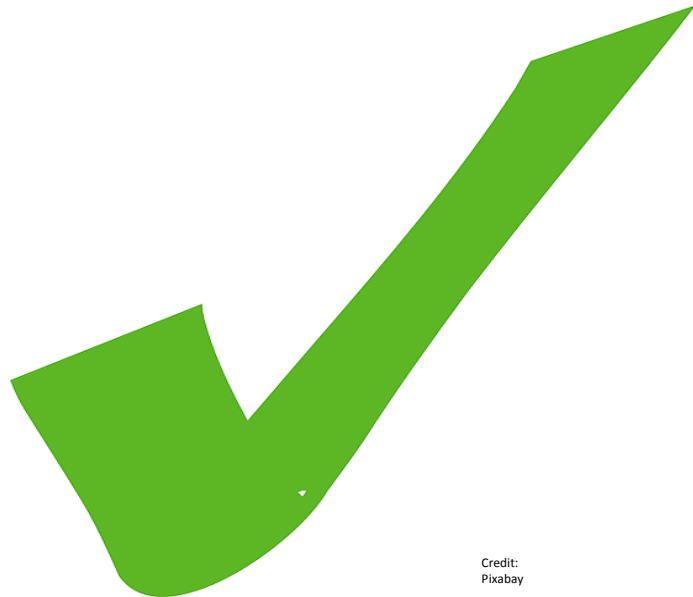




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Remember!

- Plan ahead
- Timing for enrollment is important
- Avoid surprises!



Credit:
Pixabay



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Medicare Q & A Tool

AARP's Medicare Question and Answer Tool



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Medicare Q&A Tool

Enter a keyword related to your question

Submit

Three easy ways to find answers to common Medicare questions:

1. Enter your Medicare question, phrase or word above and click the "Submit" button to get answers.
2. Choose a topic below to see answers. To view full answers, select a category. Then you can click on a question or answer to see the full answer. Or, you can click the "View More" link to see more questions and answers in that category.



www.aarp.org/MedicareQA
www.aarp.org/MedicareYtu



For More Information

Medicare

www.Medicare.gov

1-800-633-4227

Social Security Administration

www.SocialSecurity.gov

1-800-772-1213

State Health Insurance Assistance Program

www.SHIPTacenter.org

1-877-839-2675

AARP's Medicare Q&A Tool

www.aarp.org/MedicareQA



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type your test, item, or service here Go

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Compare dialysis facilities based on their star rating. [View ratings](#)

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Select your card issue... Go

Information for my situation

Select your situation... Go

Find someone to talk to

Select your state... Go

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SHIP – State Health Insurance Assistance Programs



Local Help for People with Medicare.

SHIP

www.SHIPtcenter.org

1-877-839-2675

[SHIP Home](#)[About US](#)

Need Local Help With Medicare?

Contact your state SHIP:

A photograph of four people of diverse ages and ethnicities sitting together and smiling. From left to right: an older Black man with glasses wearing a red shirt, a Black woman with glasses wearing a blue shirt, a younger woman with dark hair wearing a light pink shirt, and a middle-aged man with grey hair wearing a red polo shirt.



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