



Medicare Eligibility & Enrollment



*Overview of Medicare
Enrollment*

*Cindy Falconi
May 5, 2016*

Medicare Basics

- **Medicare Part A** – Hospital Insurance
- **Medicare Part B** – Medical Insurance
- **Medicare Part C** – Medicare Advantage Plans (like HMOs/PPOs) Includes Part A, Part B and sometimes Part D
- **Part D** – Medicare Prescription Drug Coverage

Eligibility for Medicare Part A & B

- Age 65
- Awarded Social Security Disability Income (SSDI) for 25 months
- Individuals with End Stage Renal Disease (ESRD)
- Amyotrophic Lateral Sclerosis (ALS, also called Lou Gehrig's disease)
- Individuals affected by certified Environmental Health Hazard (EHH)

Enrollment for Medicare Part A & B

- Automatic Enrollment
 - Individuals already receiving Social Security or Railroad Retirement Board benefits (RRB)
 - Enrolled in Part A and Part B when they become eligible to get Medicare (Age 65 and disabled)
 - If living in Puerto Rico or foreign country: only enrolled in Part A
- Individuals not already receiving benefits must apply to enroll in Part A and, if they want, Part B
 - Age 65
 - ALS
 - ESRD
 - EHH

Applying for Medicare During Initial Enrollment Period (IEP)

- Can file an initial application for Medicare any time during their IEP
- Enroll in Part B/premium Part A at that time
- Apply at Social Security Administration (SSA) via phone, online or in-person at a local field office

Enrollment after the IEP

- Enrolling in Part A
 - If eligible for free Part A can enroll in Part A any time.
 - If don't have 40 quarters of coverage, wait until a General Enrollment Period (GEP) or use Special Enrollment Period (SEP), if qualify
- Enrolling in Part B – 2 options
 - GEP: January 1 – March 31, coverage starts July 1
 - SEP: very limited circumstances outlined in law; most common is called “SEP for the working aged”

Special Enrollment Period (SEP)

- The SEP for the working aged or the disabled
 - Must have Group Health Plan (GHP) coverage based on current employment of self, spouse (or family member if disabled)
 - Domestic partners are not considered spouses, but are considered family members
 - No SEP for people with Medicare based on ESRD

Special Enrollment Period

- SEP available anytime individual has both GHP coverage based on active employment
- SEP lasts 8 months after the end of either GHP coverage or active employment, whichever occurs first
- Can have up to a 8-month break between GHPs and maintain SEP eligibility
- If enroll in SEP, late enrollment penalty does not apply
 - Complete and submit the proper enrollment form (most CMS-40B)
 - Employers required to provide dates of current employment and GHP coverage (CMS-L564)
- If don't qualify for SEP, must wait for next General Enrollment Period (GEP) to enroll
 - May be assessed a late enrollment penalty

General Enrollment Period (GEP)

- The GEP can be used by individuals when:
 - Refused/didn't enroll in Part B/premium Part A during IEP
 - Part B ended due to non-payment of premiums
 - Voluntarily terminated Part B and want to reenroll
- Coverage for GEP enrollment begins July 1
- CMS GEP Mailing
 - First year refuse or lose Part B coverage
 - Mailed with letter explaining risks of delayed Part B enrollment and simplified enrollment form

Top 3 Things to Know

1. People are eligible for Medicare for reasons other than reaching age 65
2. Not enrolling in Medicare Part B timely could result in a lifetime late enrollment penalty
3. Medicare free Part A can start up to 6 months retroactive from the date a person applies for either Social Security benefits or Medicare and, if become eligible for SS/RRB benefits, will automatically get free Part A
 - People should stop contributing to a Health Savings Account (HSA) 6 months before applying for Social Security or Medicare benefits.

Resources

- Employer Web page on CMS.gov

<https://www.cms.gov/Outreach-and-Education/Find-Your-Provider-Type/Employers-and-Unions/Employer-community.html>

- Additional publications and resources for employers

<https://www.cms.gov/Outreach-and-Education/Find-Your-Provider-Type/Employers-and-Unions/Publications-to-share-with-employees.html>

- Frequently asked questions on Medicare and the Marketplace

<https://www.cms.gov/Medicare/Eligibility-and-Enrollment/Medicare-and-the-Marketplace/Overview1.html>

Resources

- Help employees make decisions about Medicare enrollment with these fact sheets:
 - [Medicare decisions for someone nearing age 65](#)
 - [Deciding whether to enroll in Medicare Part A or Part B when you turn 65](#)
 - [Deciding whether to enroll in Medicare Part A and Part B when you are over 65 and planning to retire in the next 6 months](#)

Resources

Form CMS (L-564 Request for Employment Information)

- <https://secure.ssa.gov/poms.nsf/lnx/0600805340>

Application for Enrollment in Medicare - Part B (Medical Insurance)

- <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/CMS-Forms-Items/CMS017339.html>