

Medicare Enrollment Timing

Answers To Frequently Asked Questions



- ▶ Generally, you do not need to enroll in A and B until you are age 65 **and** retired.
- ▶ The “late enrollment penalty” clock does not start ticking until you are age 65 and no longer covered under an active group health plan.
- ▶ If you cover your spouse, it is your work status that counts for both of you, not theirs. Even if your spouse is retired, he/she has coverage under an “active plan,” which is what matters.
- ▶ You can enroll in part A if you are 65 and working, if you want to. It will be secondary for hospitalization. It will not cover much but it is free. It will disqualify you from contributing to an HSA (meaning your employer cannot contribute for you either).
- ▶ Your spouse’s enrollment in Medicare has no impact on your ability to contribute to an HSA.
- ▶ You must enroll in part A when you begin collecting Social Security, regardless of whether or not you are working. This will make you ineligible to contribute to an HSA (but you can still be covered by a high deductible plan – technically possible but not attractive unless you have a very large HSA balance).
- ▶ Enrolling in Part B when you are working does not typically make financial sense, unless it will pick up \$134/month in your medical bills to offset the premiums. That is very unlikely. Medicare will pay secondary based on a lower fee schedule. The premiums change annually and are posted here: <https://www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html>
- ▶ If you are enrolled in a JPIA medical plan as a retiree, you must enroll in Medicare Parts A and B as soon as you are eligible. Failure to do so will result in loss of eligibility.
- ▶ If you are 65 or older when you retire, start working with Social Security before your retirement date to get coverage to take effect right when you need it. You can get up to a three-month head start to make the effective date of Part B the same day your active JPIA coverage converts to retiree coverage.
- ▶ Do not enroll in Part D coverage. The JPIA Anthem and Kaiser plans have it built in. Medicare allows you to have only one Part D plan at a time.
- ▶ Part C is an irrelevant term when researching. It means Advantage or Supplement. Our Kaiser plans are Advantage/Supplement plans that combine with Medicare for streamlined billing. The Anthem plans are not Supplement Plans, they are Coordination of Benefits plans, which means they work like any other primary and secondary coverage. This means if you go to a non-Medicare doctor and Medicare only pays a small amount, Anthem, as secondary, will pay just as much as if you were active, so you maintain the same range of provider selection.
- ▶ When you turn 65 you will receive a LOT of solicitations to enroll in Supplemental plans. Hopefully the above will be helpful.
- ▶ Tip: The physical Social Security offices give MUCH more reliable information than the telephone representatives. We recommend you make an appointment with them rather than calling. There is also an abundance of information that is easy to understand in the annual Medicare and You booklet here: <https://www.medicare.gov/medicare-and-you/different-formats/m-and-y-different-formats.html>
- ▶ The Medicare Alphabet:
 - A = hospitalization
 - B = medical except for hospitalization
 - C = advantage plans (see Part C FAQ)
 - D = drug coverage

If you have questions about the timing of when to enroll in which plan and what makes the most sense for you, please feel free to contact the JPIA’s Employee Benefits team at (800) 736-2292 or call (800) Medicare or visit a Social Security office. The above is meant to be general information. Medicare has the final say regarding enrollment in Medicare plans.