



## Medicare Part B Enrollment Periods

There are different time periods during which a person can enroll in Medicare. When you are eligible to enroll in Medicare Part B depends on your circumstances. These enrollment periods apply to people who are eligible for Medicare either due to age or disability. However, there are different rules for people enrolling in Medicare who have End-Stage Renal Disease (ESRD). Please visit [www.Medicare.gov](http://www.Medicare.gov) for information about enrolling in Part B if you have ESRD.

Most people do not pay a premium for Medicare Part A, but you usually pay a monthly premium for Part B. The Part B monthly premium for most people in 2012 will be \$99.90. However, if your annual income is more than \$85,000 (single) or \$170,000 (married) your Part B monthly premium amount will be higher.

### Initial Enrollment Period

The Initial Enrollment Period (IEP) is the first time you are eligible for Medicare Parts A and B. It occurs when you turn age 65 or have been receiving Social Security Disability benefits for 24 months.

**If you have been receiving retirement benefits from Social Security before age 65 or Social Security Disability benefits for 24 months, you will be automatically enrolled in Medicare Parts A and B.** You do not need to sign up for Medicare - you will receive a red, white and blue Medicare card in the mail three months before your 65<sup>th</sup> birthday or 25<sup>th</sup> month of disability.

- If you are automatically enrolled in Medicare, you have up to three months after your 65<sup>th</sup> birthday or 25<sup>th</sup> month of disability to decide if you would like keep your Medicare coverage.
- If you decide to keep Medicare Part A and Part B you do not need to do anything. Your coverage will begin on the dates listed on the card.

- Most people take Part A when they first become eligible because they do not have to pay a monthly premium for it. However, some people decide to turn down Part B (which has a monthly premium) and wait until later to enroll. **If you decide not to take Part B**, fill in the box on the back of your Medicare card declining Part B coverage and mail it back to the address listed. You will be mailed a new card that only lists the starting date (called your “effective date”) for Medicare Part A.
  - You should generally only consider declining Part B if you have other health insurance from a current job and that insurance is primary to Medicare (that is, it pays before Medicare does).
  - If your other coverage is not primary and you decline Part B, you will not have any primary coverage, which is like having no coverage at all.
  - In addition, if your other coverage is not from a current job, you will not get a Special Enrollment Period to enroll in Part B at a later time. This means you may have to pay a late enrollment penalty. You may also have a gap in coverage because you will only be able to enroll in Part B from January to March of each year and your coverage will not begin until July 1<sup>st</sup> of that year.
- **If you have Medicaid, you should enroll in Medicare Part B as soon as you become eligible to be sure you get all your benefits.** When someone is eligible for Medicare and Medicaid, Medicare always pays first. Medicaid pays second, paying part or all of the costs that Medicare does not cover.

**If you are not receiving Social Security benefits when you turn age 65 and you want Medicare, you must actively sign up for it during your Initial Enrollment Period (IEP).** You may call or visit your local Social Security office or apply online at [www.ssa.gov](http://www.ssa.gov) (or [www.ssa.gov/espanol/](http://www.ssa.gov/espanol/) for the Spanish version). You will receive a Medicare card that lists the dates your Medicare Part A and Part B coverage will begin.

- Your IEP is the seven months surrounding your 65<sup>th</sup> birthday. It includes the three months before your birthday, the month of your birthday, and the three months after.
- It is a good idea to enroll during the first three months of your IEP so your coverage will begin the month of your 65<sup>th</sup> birthday. If you enroll in Part A and/or Part B the month you turn 65 or the three months following your 65<sup>th</sup> birthday, the start of your Medicare coverage will be delayed.

If you enroll during this month of your initial enrollment period:	Your coverage will begin:
The month you turn 65	1 month after you enroll
1 month after you turn 65	2 months after enrollment
2 months after you turn 65	3 months after enrollment
3 months after you turn 65	3 months after enrollment

Source: *Medicare and You 2012 Handbook*

<http://www.medicare.gov/publications/pubs/pdf/10050.pdf>

**Note: Be careful if you decide to decline or delay enrolling in Part B.** You may have to pay a late enrollment penalty if you decide to enroll in Part B in the future. In addition, you may only be able to enroll during limited times of the year (see the General Enrollment Period below).

- **Exception:** You will NOT have to pay a penalty for enrolling in Part B later if you have health insurance coverage through your own or a spouse's (or other family member's in certain situations) current work when you first become eligible for Part B. See the Special Enrollment Period section below.

**Important Advice:** Any time you make a decision about enrolling in or declining Part B, speak to someone at the Social Security Administration (800-772-1213) to be sure you understand the consequences of your decisions. Write down the date, time, representative's name and the information you received. This information could be important if there is any problem with your benefits in the future. If you have other health insurance, also speak to your benefits administrator at your employer, union or insurance company to find out how your benefits might change when you become eligible for Medicare.

### Special Enrollment Period

This enrollment period can be used if you did not enroll in Medicare Part B when you were first eligible because you were covered by your own, spouse's or sometimes a family member's current employer or union group health plan.

- You will have up to eight months from the date your coverage or employment ends (whichever happens first) to enroll in Part B without paying a late enrollment penalty.
- You may also use a Special Enrollment Period (SEP) to enroll in Part B while you are still covered through your own or a spouse's current employer or union plan. Enrolling in Part B before your employer coverage ends will help prevent a gap in between your employer plan and the start of Medicare benefits.
- If you also want a Medicare Part D plan for prescription drug coverage, you will only have 63 days once your employment coverage ends to enroll into a Part D plan.

### General Enrollment Period

The General Enrollment Period (GEP) is **January 1<sup>st</sup> through March 31<sup>st</sup>** of each year. During this time, you may enroll in Part B but your benefits will not **go into effect** until **July 1<sup>st</sup>** of the same calendar year. This enrollment period can be used if you:

- declined Part B when you were first eligible, during your Initial Enrollment Period
- at some point canceled your Part B coverage without having other insurance but would now like to re-enroll OR
- did not enroll in Part B within eight months after your current employer or union coverage ended or when your employment ended - whichever happened first.

You usually have to pay a **late enrollment penalty** if you enroll in Part B during the General Enrollment Period. This penalty is 10% of the Part B premium for each full 12 months you could have enrolled but did not. You will have to pay this penalty in addition to your monthly Part B premium amount for as long as you have Part B.

- **Example.** The standard monthly Part B premium in 2012 is \$99.90. If you delayed enrolling in Part B for one year when you did not have other insurance from a current employer, you must pay a 10% penalty (if you waited two years you would have to pay a 20% penalty, three years a 30% penalty, etc.).
  - 10% of \$99.90 = \$9.99. Your Part B premium for 2012 will be \$99.90 + \$9.99, which is \$109.89 per month.

- In future years, you will pay your monthly premium plus 10% of that year's standard Part B premium. The standard part B premium amount may change from year to year. You will have this monthly penalty for the entire time you are enrolled in Part B.

### **Help Paying for Your Medicare Premiums**

There is help available to pay for Medicare Part A and/or Part B premiums. Your state has a program called the “Medicare Savings Program.” If you qualify, the program will pay your Medicare premiums and possibly your deductibles and co-pays.

Visit Medicare’s website at <http://www.medicare.gov/contacts/staticpages/msps.aspx> or call 800-MEDICARE (800-633-4227) to get find out whether you may be eligible for a Medicare Savings Program in your state and to get the contact information to apply.