

Enrolling in Medicare

Whether we like it or not, we are all aging. At some point in time, we need to plan for our health coverage once we leave the workforce and its benefit of health insurance. Just as we have worked for a Social Security retirement, we have also worked for Medicare benefits.



What is Medicare?

- It is a health insurance program for people age 65 or older, people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant). To learn more, call 1-800-MEDICARE (1-800-633-4227).
- If you are already getting Social Security benefits, you will automatically get Medicare Parts A and B. Otherwise, you should contact the Social Security Administration (1-800-772-1213) to sign up for Medicare.

Medicare Part A:

- is hospital insurance and helps cover your inpatient care in hospitals and skilled nursing facilities (not unskilled or long-term care).
- also covers hospice care and some home health care.



Medicare Part B:

- is medical insurance.
- helps cover your doctors' services; outpatient care; physical and occupational therapists; durable medical supplies, such as, cane, walker, diabetes testing supplies; and, some home health care services when they are medically necessary.



If you or your spouse worked and paid Medicare taxes for at least ten years, you are eligible for premium-free Medicare Part A and monthly premium-fee Part B at age **65**.

The Initial Enrollment Period for Medicare begins three months before the month you turn 65 and lasts three months after you turn 65. If you wait until your 65th birthday, or later, your Medicare Part B coverage will be delayed. If you are age 65, still working, and covered by a group health plan, you might not need Medicare

Part B coverage yet. Call the Social Security Administration or your benefits administrator to find out the best time for you to enroll in Medicare Part B.

When you sign up for Medicare Part B, you automatically begin your open enrollment period for Medicare Supplement Insurance (Medigap). Medicare Supplement Insurance is offered by private companies with various amounts of coverage and conditions. It is best to start comparing plans before age 65.

Medicare Part D

- is prescription drug coverage



Enrollment can be completed once you have your Medicare card with the effective dates for Parts A and B. Everyone should consider enrolling in a plan. There is a penalty for late enrollment. If you are not taking any medications, consider the cheapest plan available. Senior Health Insurance Information Program (SHIIP) volunteers provide unbiased assistance to help you compare plans and enroll in a plan.

What can you do now? Go to the Medicare website at www.medicare.gov for information on eligibility, enrolling, and for publications on Medicare topics. Preparation is the best policy. Start early, so you can enjoy life to the fullest when you retire.

References:

Quick Look at Medicare (pdf):

<http://www.medicare.gov/Publications/Pubs/pdf/11514.pdf>

Understanding Medicare Enrollment Periods (pdf):

<http://www.medicare.gov/Publications/Pubs/pdf/11219.pdf>

General Medicare information:

<http://www.medicare.gov>

Find your full retirement age and benefits.

<https://www.socialsecurity.gov/pubs/ageincrease.htm> Accessed in June 2012

Find a SHIIP volunteer; call 800-234-7119.

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