

New to Medicare

When can I enroll in Medicare Part A and Part B?

If you are already receiving retirement benefits from the Social Security Administration or Railroad Retirement Board at the time you become eligible for Medicare, you will be automatically enrolled in Medicare Part A (hospital insurance) and Part B (medical insurance). There are three time frames when you can enroll in Medicare Parts A and B for the first time.

- First, during the **Initial Enrollment Period (IEP)**, which is the three months before, the month of, and the three months after your 65th birthday. The effective date of your Medicare coverage will depend on when you enroll. If you want Medicare Parts A and B to begin the month of your 65th birthday, you should enroll in the first three months of your IEP.
- Second, if you have a **Part B Special Enrollment Period (SEP)**, it lets you delay enrollment in Part B without penalty if you were covered by group insurance based on your, your spouse's, or sometimes a family member's current work when you first became eligible for Medicare. You can enroll in Medicare without penalty while covered by group insurance based on current work, or for up to eight months after you lose your group health coverage or you (or your spouse or family member) stops working, whichever comes first. Medicare coverage generally begins the first of the month after you enroll.
- Third, you can enroll during a **General Enrollment Period (GEP)** if you did not enroll in Medicare when you first became eligible for it or if you're not eligible for an SEP. The GEP takes place January 1 through March 31 each year, with coverage starting July 1. You may have a Part B late enrollment penalty and face gaps in coverage if you sign up during the GEP.

Contact the Social Security Administration to enroll in Medicare Parts A and B.

During the coronavirus public health emergency, local Social Security offices are closed to the public, but many services are available online and over the phone.

SHIP National Technical Assistance Center: 877-839-2675 | www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

© 2020 Medicare Rights Center | www.medicareinteractive.org | July 2020 Medicare Minute

The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center.

The national Social Security Administration phone number is: **800-772-1213**.

There are two ways to apply for Medicare online:

- **If you are applying for Medicare Part A and Part B at the same time**, you can use the online application found here:
<https://www.ssa.gov/benefits/medicare/>
- **If you are applying for Medicare Part B using the Part B Special Enrollment Period(SEP)**, you can use the online application found here:
<https://secure.ssa.gov/mpboa/medicare-part-b-online-application>

When should I enroll in Medicare Part D?

Medicare's prescription drug benefit (Part D) provides outpatient drug coverage. Part D is provided only through private insurance companies that have contracts with the federal government. If you want to get Part D coverage, you have to choose and enroll in a private Medicare prescription drug plan (PDP) or a Medicare Advantage Plan with drug coverage (MAPD). Enroll in a Part D plan by calling 1-800-MEDICARE, using the Medicare Plan Finder at <https://www.medicare.gov/plan-compare>, or by contacting a plan directly.

Typically, you should sign up for Part D when you first become eligible to enroll in Medicare. If you have creditable drug coverage from employer or retiree insurance, you can delay Part D enrollment without penalty and you don't need to enroll in a drug plan until you lose this coverage. Contact your employer or drug plan to learn if your drug coverage is creditable. Also note that if you qualify for certain Medicare cost assistance programs, you may be automatically enrolled in a Medicare drug plan.

What are my Medicare coverage options?

Unless you choose otherwise, you will have **Original Medicare** when you first sign up for Medicare. About two weeks after you sign up, Medicare will send you a "Welcome to Medicare" packet with your Medicare card and information about your coverage options. Instead of Original Medicare, you can decide to get your Medicare benefits from a **Medicare Advantage Plan**, also called Part C or Medicare private health plan.

You can enroll in a Medicare Advantage Plan by calling 1-800-MEDICARE, using the Medicare Plan Finder at <https://www.medicare.gov/plan-compare>, or by contacting a plan directly. You still have Medicare if you enroll in a Medicare Advantage Plan. This means that you must still pay your monthly Part B premium (and your Part A premium, if you have one). Each Medicare Advantage Plan must provide all Part A and Part B services covered by Original Medicare, but they can do so with different rules, costs, and restrictions that can affect how and when you receive care. Many plans also cover supplemental benefits that are not covered by Original Medicare, like dental care, vision care, or hearing care.

If you get your coverage through Original Medicare, you will also have the option to purchase a **Medicare supplemental policy**, also known as a Medigap. Medigaps pay secondary to Medicare and cover some or all of the costs of Medicare cost-sharing. You can only enroll in a Medigap plan if you have Original Medicare. Medigaps are provided by private insurance companies. Your state's insurance department or your State Health Insurance Assistance Program (SHIP) can provide you with the Medigap plan options in your state. Contact information for your SHIP is on the last page. You must contact a Medigap company directly to apply for a policy.

How can I avoid Medicare fraud, errors, and abuse?

Medicare fraud, errors, and abuse involve a wide range of behaviors that result in unnecessary costs to the Medicare program. It is important to recognize potentially fraudulent activities by providers and suppliers.

- Protect your Medicare number and only give it to your doctors and other providers.
- Be careful when others ask for your personal information or offer free services as long as you provide your Medicare number.
- Check your Medicare Summary Notices (MSNs) if you have Original Medicare, or your Explanations of Benefits (EOBs) if you have a Medicare Advantage Plan, and billing statements regularly. Carefully look for any suspicious charges or errors.

Providers are not permitted to routinely waive cost-sharing or offer gifts or financial incentives for you to receive services from them. If you see any suspicious charges or



LOCAL HELP FOR PEOPLE WITH MEDICARE



have any reason to believe your provider is inappropriately billing Medicare, call your provider to see if they have made a billing error. If you suspect a health care provider of Medicare fraud, errors, or abuse, contact your Senior Medicare Patrol (SMP). SMP contact information is below.

Who should I contact if I have questions?

Contact your **State Health Insurance Assistance Program (SHIP)** if you have questions about Medicare enrollment, costs, or and coverage, or if you would like help applying for the navigating your Medigap supplemental plan, Part D prescription drug plan, or Medicare Advantage plan options. SHIP contact information is below.

Contact your **Senior Medicare Patrol (SMP)** if you believe you have experienced Medicare fraud, abuse, or errors. SMP contact information is below.

Contact **1-800-MEDICARE**, visit www.medicare.gov, or consult the Medicare & You handbook that is released each year for more information about Medicare. If you do not have a copy of Medicare & You, you can request one by phone or online.

Contact the **Social Security Administration** at 800-772-1213 to enroll in Medicare Parts A and B. You can also apply online at <https://www.ssa.gov/benefits/medicare/>.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 1-800-243-5463	SMP toll-free: 1-800-243-5463
NARCOG: Serving Cullman, Lawrence, and Morgan Counties	www.narcog.org
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .
<p><i>This document was supported, in part, by grant numbers 90SATC0001 and 90MPRC0001 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201.</i></p>	

SHIP National Technical Assistance Center: 877-839-2675 | www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

© 2020 Medicare Rights Center | www.medicareinteractive.org | July 2020 Medicare Minute

The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center.