

# Eligibility and Enrollment

Medicare is a program funded by a payroll tax, premiums, surtaxes from beneficiaries, and general revenue. Medicare provides health insurance for Americans aged 65 and older who have worked and paid into the system through payroll tax. Medicare also provides health insurance to individuals under the age of 65 who may have a disability status as determined by the Social Security Administration or those who may have End Stage Renal Disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS).

## When am I eligible for Medicare if I am disabled?

In this case, your seven-month IEP would include the month you received your 25th disability check plus the three months both before and after.

## Who can obtain Medicare?

- U.S. citizens and legal residents who have lived in the U.S. for a minimum of five consecutive years, which includes the immediate five years prior to applying for Medicare;
- Must be age 65 or older;
- May be younger than 65 with a qualifying disability through the Social Security Administration;
- May be any age with a diagnosis of either ESRD or ALS.

## How do you enroll in Medicare?

- **IF YOU ARE** receiving Social Security or Railroad Board benefits, you should be automatically enrolled when you become eligible.
- **IF YOU ARE NOT** receiving Social Security or Railroad Board benefits, you will need to sign up for Medicare.

Find out if you are eligible for Medicare Parts A and B, as well as how to enroll, by visiting [socialsecurity.gov](https://www.socialsecurity.gov), or by calling **1-800-772-1213** (TTY users call 1-800-325-0778).

# Enrolling in Medicare

## Initial Enrollment Period

Your Initial Enrollment Period (IEP) is a seven-month period. It includes the three months prior to your 65th birthday month, the month of your 65th birthday, and the three months after your birthday month. IEP begins and ends one month earlier if your birthday is on the first of the month. You may enroll in Part A, Part B, or both, and you may elect to enroll in a Medicare Advantage plan (Part C) or a prescription drug plan (PDP).

## General Enrollment Period

If you miss your Initial Enrollment Period (IEP), you are eligible to sign up between **January 1 through March 31 of each year**. When enrolling in this time frame, your Medicare coverage will commence on July 1. You may have to pay a Late Enrollment Penalty in the form of a higher premium for Part A and/or Part B if you miss your IEP (refer to the Late Enrollment Penalties section on page 5).

## Medicare Supplement Plan Open Enrollment Period

The Medicare supplement open enrollment period is six months in duration. **It begins the month you turn 65 or leave employer sponsored coverage and are enrolled in Medicare Part B.** You may not be denied entry into a Medicare Supplemental plan or charged more based on your current/past medical history if you enroll during your open enrollment time frame.

## Special Enrollment Period for those Working Past Age 65

You may qualify for a Special Enrollment Period to enroll in Part A, Part B, or both without a Late Enrollment Penalty for **up to eight months** after the month your (or your spouse's) employment or employer coverage ends, whichever ends first.

You may enroll in a **Medicare Advantage plan** or a prescription drug plan after the same event, if eligible, but you only have two months to enroll after the month of your (or your spouse's) employment or employer coverage ends.

You may want to enroll in Part A only during your Initial Enrollment Period (IEP) if you decide to work past the age of 65 and have employer coverage. However, if you are employed and currently contributing to a Health Savings Account (HSA), you should check with your benefits manager before you decide to enroll in Part A, as there are impacts to your ability to contribute to an HSA prior to enrollment in the Medicare program (see page 8).



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