

Medicare Eligibility Tool

General Enrollment

If you are 65 or older, you may file an application for Medicare benefits. To apply, please call Social Security at 1-800-772-1213 or visit or call your local Social Security office.

Medicare has two parts: Part A and Part B.

Medicare Part A, also known as hospital insurance, helps cover your inpatient care in hospitals, critical access hospitals and skilled nursing facilities. It also covers hospice care and some home health care.

Medicare Part B, also known as medical insurance, helps cover your doctors' services, outpatient hospital care, and some other medical services that Medicare Part A doesn't cover, such as some of the services of physical and occupational therapists, and some home health care. Medicare Part B helps pay for these covered services and supplies when they are medically necessary.

Part A Specific

Most people don't have to pay for Medicare Part A. You don't have to pay for Medicare part A if you or your spouse has worked for at least 10 years in Medicare-covered employment. You can sign up at any time for premium free Part A. Please call Social Security at 1-800-772-1213 or contact your local Social Security office to apply.

Part B Specific

Most people pay monthly for Medicare Part B. The base premium for Medicare Part B is 96.40 in 2010. The monthly Part B premium is deducted from your Social Security, Railroad Retirement, or Office of Personnel Management annuity check. If you don't get any of these payments, Medicare will send you a bill for your Part B premium every 3 months.



Special Enrollment Period

If you didn't sign up for Medicare Part B when you were first eligible because you or your spouse was working and had group health plan coverage through an employer or union based on this current employment, you may be eligible for a Special Enrollment Period. If this applies to you, you can sign up for Medicare Part B at any time you are still covered by the employer or union group health plan through your (or your spouse's) current or active employment, or during the eight months following the month the group health plan coverage or the employment ends (whichever is first). Your Medicare Part B coverage will begin:

- ➔ The month you enroll in Medicare Part B if you enroll while you are covered under the group health plan based on current or active employment, or during the first full month after the coverage or employment ends (whichever comes first). You can also delay the start date for Medicare Part B coverage until the first day of any of the following three months; or
- ➔ The month after the month you enroll if you enroll during the remaining 7 months of the Special Enrollment Period.

Note: If you are still working and plan to keep your employer's group health plan coverage, you should talk to your benefits administrator or your State Health Insurance Assistance Program to help you decide the best time to enroll in Medicare Part B. When you sign up for Medicare Part B, you automatically begin your Medigap (Medicare Supplemental Insurance) open enrollment period. Once your Medigap open enrollment period begins, it can't be changed or restarted.

COBRA (Consolidated Omnibus Budget Reconciliation Act) is a law that lets some people keep their employer group health plan coverage when their employment ends. If you are eligible for COBRA coverage because you have stopped working or because you qualify for some other reason, you should consider enrolling in Part B even if you choose COBRA coverage because you won't get another Special Enrollment Period.



If you are age 65 or over and you choose COBRA coverage, you must sign up for Part B during the first 8 months that you have COBRA coverage. If you don't sign up during the 8 month period, you must wait until the next General Enrollment Period.

General Enrollment Period

If you don't enroll in Medicare Part B during your Special Enrollment Period, you can sign up during the General Enrollment Period. This period runs from January 1st through March 31st of each year. During this time, you can sign up for Medicare Part B by calling Social Security at 1-800-772-1213 or by visiting or calling your local Social Security Office. Your Medicare Part B coverage will start on July 1st of the year you sign up. The cost of Medicare Part B may go up 10% for each 12-month period that you could have had Medicare Part B but didn't take it. You will have to pay this extra amount as long as you have Medicare Part B.

