

# GETTING READY FOR TURNING 65 ...

## Understanding Your Medicare Options ([medicare.gov](http://medicare.gov))



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## NUTS AND BOLTS

- WHO IS ELIGIBLE FOR MEDICARE
- “PARTS” OF MEDICARE (A,B,C,D)
- ENROLLMENT PERIODS
- HOW TO ENROLL
- EMPLOYER INSURANCE & MEDICARE
- COBRA & MEDICARE

# ELIGIBILITY

Turning



Receiving Social Security Disability for  
24 months



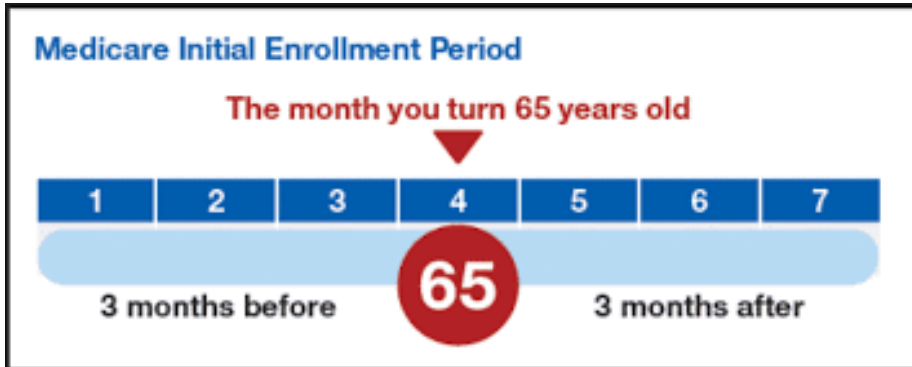
# PARTS OF MEDICARE & OPTIONS

Original – Federal Government  
A - Hospital  
B - Medical  
D - Drug

Medicare Advantage -  
Private Insurance Companies  
C - bundles A,B & D



Turning 65

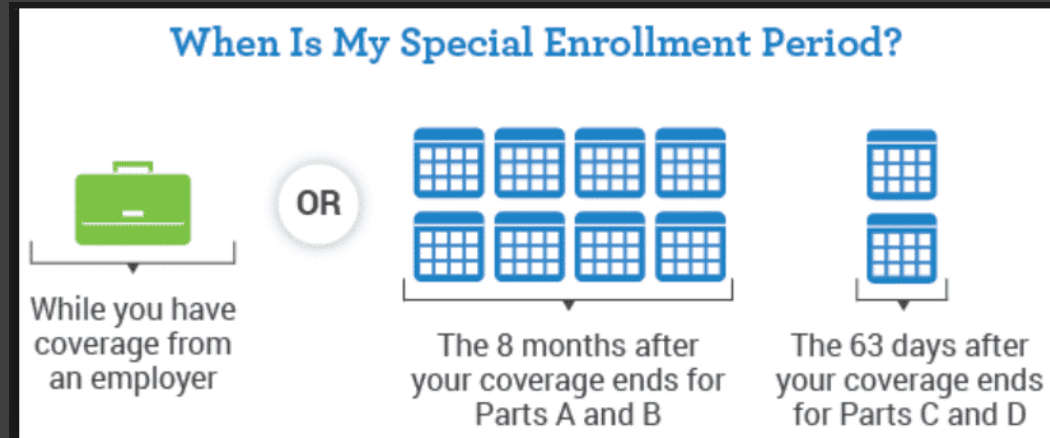


# ENROLLMENT PERIODS

Initial Enrollment Period  
(turning 65)

Special Enrollment Period  
(after 65)

After 65



## MEDICARE & EMPLOYER COVERAGE

LARGE EMPLOYER = 20+ EMPLOYEES



Medicare is secondary if you are age 65 or older and your employer has more than 20 employees and you are **ACTIVELY** working.

SMALL EMPLOYER = <20 EMPLOYEES



Medicare is primary if you are age 65 or older and your employer has fewer than 20 employees.

# EMPLOYER INSURANCE & MEDICARE

Over 20 Employees  
Primary Insurance – Employer  
Secondary Insurance - Medicare



## COBRA AND TURNING 65

Sign up for Medicare during  
your Initial Enrollment Period





# POSTPONING ENROLLMENT AT AGE 65

- WHILE YOU HAVE EMPLOYER COVERAGE OR COVERAGE FROM A SPOUSE'S EMPLOYER WITH 20 OR MORE EMPLOYEES
  - Recommended to enroll in Part A (it is free)
  - Postpone Part B – avoid paying monthly premium \$170.10



# HOW TO ENROLL IN MEDICARE



- Automatic: if collecting Social Security Retirement
- Not collecting Social Security Retirement
- Self Enroll

Phone 800-772-1213  
Online [ssa.gov](https://ssa.gov)  
In Person



# DIENROLLING FROM MEDICARE PART B - optional

IF YOU ACQUIRE EMPLOYEE COVERAGE FROM A  
NEW EMPLOYER OR SPOUSES EMPLOYER

# QUESTIONS

