GETTING READY FOR TURNING 65 ...

Understanding Your Medicare Options

(medicare.gov)

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An Equal Opportunity Institution
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
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
ENROLLMENT PERIODS

Initial Enrollment Period
(turning 65)

Special Enrollment Period
(after 65)

Turning 65

When Is My Special Enrollment Period?

- While you have coverage from an employer
- The 8 months after your coverage ends for Parts A and B
- The 63 days after your coverage ends for Parts C and D
EMPLOYER INSURANCE & MEDICARE

Over 20 Employees
Primary Insurance – Employer
Secondary Insurance - Medicare

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

Medicare is **primary** if you are age 65 or older and your employer has fewer than 20 employees.
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
In Person
DISENROLLING FROM MEDICARE PART B - optional

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