

WHEN TO ENROLL IN MEDICARE PARTS A & B

Some people are eligible for Medicare due to their age, while others are eligible due to having a disability or chronic condition. If you are new to Medicare, there can be a lot to learn around your enrollment and coverage choices.

Know When to Enroll in Medicare Part A (inpatient coverage) and Part B (outpatient coverage)

Some people are automatically enrolled in Medicare. For example, if you are already receiving retirement benefits from Social Security when you become Medicare-eligible, or if you've been collecting Social Security Disability Insurance for two years. If you are automatically enrolled, you should receive a package in the mail with your Medicare card telling you so.



Otherwise, there are three times to enroll in Parts A and B:



Initial Enrollment Period (IEP):

The three months before, the month of, and the three months after your 65th birthday.



Special Enrollment Period (SEP):

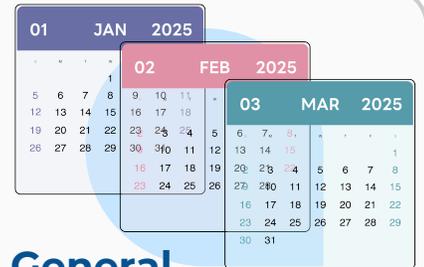
You can delay Medicare enrollment without owing a late enrollment penalty. You may qualify if:

You or your spouse are still working and are covered by the employer health insurance.

You have experienced other exceptional circumstances, like:

- losing Medicaid
- formerly incarcerated
- misinformed by an employer
- emergency or disaster.

Basically, when unexpected events, out of your control, prevent timely enrollment.



General Enrollment Period (GEP):

Every year from Jan 1 through March 31. You may owe a late enrollment penalty and face gaps in coverage if you use the GEP.



SHIP

State Health Insurance Assistance Program

For more Medicare assistance contact your

State Health Insurance Assistance Program (SHIP)

shiphelp.org

NOTE: Most can enroll in premium-free Part A (due to their or their spouse's work history) anytime you're eligible, but you need to use an enrollment period to enroll in Part B or premium Part A.