

Signing Up for Medicare and Coordinating Other Coverage

Enrolling in Medicare isn't always straightforward, especially for clients who have employer coverage, retiree benefits, or other insurance in the picture. This course covers the step-by-step process of signing up for Medicare and explains how Medicare coordinates with other health insurance as either the primary or secondary payer. Advisors will come away better equipped to help clients navigate sign-up logistics and avoid coverage gaps or duplicate costs when Medicare enters the picture.

CREDIT HOURS 2 | FIELD OF STUDY BUSINESS | EXAM QUESTIONS 10

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LEARNING ASSIGNMENTS AND OBJECTIVES

Assignment

- Study the full course materials included here.
- Complete the review questions after each chapter.
- Answer 10 final exam questions.
- Final exam is scored immediately, 70% or better passes.
- Certificate of completion is available in your account.
- Failed exams can be retaken free of charge.

Course Objectives

- Recognize the differing enrollment options for Parts A and B.
 - Recognize how to coordinate benefits with additional health insurance.
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Chapter 1: DISCOVERING HOW TO SIGN UP FOR MEDICARE

Chapter Objective

After completing this chapter, you should be able to:

- Recognize the differing enrollment options for Parts A and B.

So you've got your personal enrollment deadline figured out and know when you should sign up to avoid nasty surprises like late penalties. In comparison, the process of actually enrolling is relatively straightforward. (Phew!)

This chapter details the actual mechanics of enrolling in Part A and Part B (*original Medicare*) — but not in Medicare Advantage (MA) plans or Part D. You must first be enrolled in both A and B to sign up with an MA plan, and you must have either A or B to join a stand-alone Part D prescription drug plan. Also, enrollment in an MA or Part D plan involves the more complicated process of comparing probably dozens of private plans available in your area and choosing just one. That's a whole different ballgame that is discussed in detail in Chapter 2 of course 81455E (Part D drug plans) and Chapter 1 of course 81456E (Medicare Advantage plans).

Here, the three ways of diving into the Medicare experience, according to your situation, are considered:

- Getting signed up automatically (if you're already receiving Social Security, railroad retirement, or disability benefits)
- Actively applying for enrollment inside the United States (if you're not yet drawing these benefits)
- Signing up if you live outside of the United States

You'll also find out how to opt out of Part A or Part B if you have reason to want to — and why you should be very careful about doing so. In addition, this chapter discusses when your coverage will begin, depending on when you enroll. And finally, the process of transitioning from Obamacare to Medicare — a change that affects thousands of people every day — is covered.

Remember

One word upfront: Enrollment and disenrollment in Medicare Parts A and B are always handled by the Social Security Administration (SSA), not by Medicare. So if you have issues about signing up or opting out and need to speak to a federal official, Social Security is the agency you need to contact.

BEING AUTOMATICALLY ENROLLED IN MEDICARE PARTS A AND B

Social Security automatically signs you up for Medicare — without any action on your part — in each of the following circumstances:

- You're coming up to your 65th birthday and you're already receiving retirement benefits from Social Security or the Railroad Retirement Board.
- You're younger than 65, but you're about to become eligible for Medicare on the basis of disability (as I explain in Chapter 1 of course 81453E).
- You're older than 65 and have delayed Medicare enrollment because you have coverage from your or your spouse's active employment (as explained in Chapter 2 of course 81453E), but you've contacted Social Security or the Railroad Retirement Board to start drawing retirement benefit payments.

Note

If you live in a foreign country, you won't be automatically signed up for Medicare even if you're already receiving Social Security or railroad benefits. If you live in Puerto Rico and have begun drawing these benefits, you'll be automatically enrolled in Part A but must apply for Part B.

In the first two situations in the preceding list, Social Security sends your Medicare ID card through the mail three months before your coverage is due to begin. In the third situation, you receive your card when Social Security has approved your retirement benefits. If you don't receive it, call Social Security at 800-772-1213 (TTY 800-325-0778 for the hard of hearing).

Remember

The red-white-and-blue Medicare card is valuable. It's your passport to Medicare services, so make sure in the months before you become eligible for Medicare that you open any envelope that comes to you from the Social Security Administration. You really don't want to throw it away by accident, but tossing this important letter is easy enough—especially in the weeks before you turn 65, when you can expect to be deluged with mail from insurance companies trying to sell you some kind of private Medicare plan. (Chapter 2 of course 81456E has more to say about resisting sales pressure and avoiding scams.) So keep an eye out for envelopes bearing the Social Security Administration's name and official logo in the left-hand corner.

The envelope containing your Medicare card includes a letter informing you when your coverage will begin. The card itself also has printed on it the dates when you can start using Medicare services. For example, if you turn 65 on May 14, your card should arrive three months earlier, in February. The letter and the card will note that your Part A and Part B coverage begins on May 1. And that's fine if you want to use both A and B services as soon as possible. File the letter away, put your Medicare card somewhere safe, and that's it — you're done.

Warning

But what if you want to opt out of Part A or Part B? The Social Security letter that accompanies your Medicare card describes how to decline Part B and gives you a deadline for requesting disenrollment. But whether opting out is a good idea depends on your situation — and is something you should consider very carefully. In fact, a whole section is devoted to the issues at stake in opting out of Part A or Part B later in this chapter. So be sure to read that section before taking any action.

SIGN ME UP! APPLYING FOR MEDICARE PARTS A AND B

In the days when Social Security's full retirement age was 65 and most Americans retired at 65 and became eligible for Medicare at that age, it was all pretty simple. You just went down to the local Social Security office and signed up for Medicare and Social Security (or railroad) retirement benefits all at the same time. That isn't the case anymore.

Medicare sign-up for most people is still at age 65. But in recent years, full retirement age has gradually been moved back by a couple of months every year. It has now reached age 67 for anybody born from 1960 on. (Certainly, you can draw reduced benefits from age 62 onward, but you won't get the full amount due to you unless you delay collecting it until you hit 67.) Therefore, you likely won't

be automatically enrolled for Medicare (as explained in the previous section) but must actively apply.

The information in the following sections is divided up according to whether you're applying for Medicare from within the United States and its territories or from outside the country if you're living abroad.

Signing up from inside the United States

The mechanics of applying from inside the United States are pretty straightforward. But being aware of the ins and outs of the three application methods open to you — and also what you need to know if you happen to migrate to different states for parts of the year or have no fixed abode — is useful. You also need to consider how to make sure you fully understand the enrollment process if English isn't your first language. I cover all these topics in the following sections.

One ... two ... three ways to sign up

You have three options for enrolling in Part A and/or Part B. In most cases, you can choose any of these methods regardless of whether you're applying during your initial enrollment period (around age 65), during a special enrollment period (because you delayed enrollment beyond 65 based on health insurance from work), or during the annual general enrollment period that runs from January 1 to March 31 each year (because you didn't sign up when you should've). I discuss these enrollment periods in more detail in the later section “Knowing When Your Coverage Begins.”

- **Applying by phone:** Call Social Security's main number at 800-772-1213 (TTY 800-325-0778) and schedule an appointment for a phone interview at a convenient time for you.
- **Applying at your local Social Security office:** Call Social Security's main number and schedule an appointment for an interview at your local Social Security office at a convenient time for you. To find the address of your local office and its hours of operation, go to the locator on Social Security's website at secure.ssa.gov/ICON/main.jsp. If you make an appointment in advance, you don't have to wait in line.
- **Applying online:** You can apply online on Social Security's website — provided you're at least 64 years and nine months old, you don't want to apply for retirement benefits at this time, you don't yet have any Medicare coverage, and you don't live outside of the United States. Go to www.ssa.gov/medicare/sign-up, read the instructions carefully, and follow the directions.

In each case, you must provide certain information and documents to demonstrate your eligibility for Medicare. These typically include:

- Your Social Security number
- Date of birth and original birth certificate or certified copy

- Marital status and, if appropriate, original marriage certificate or certified copy
- Proof of citizenship or lawful alien status if you weren't born in the United States (immigration documents, such as a green card)
- Evidence of employer- or union-provided insurance based on your own or your spouse's active employment since turning 65 (if you delayed Part B enrollment for this reason)
- A copy of your military service papers (DD Form 214, Certificate of Release or Discharge from Active Duty) if you served prior to 1968
- A copy of your W-2 form and/or self-employment tax return for the previous year

Warning

If you apply on the phone or online, you'll be asked to send in original documents (or certified copies) by mail or to drop them off at a Social Security office. If you prefer not to let these items out of your sight, you may as well enroll at your local SSA office anyway, take the documents with you, and take them home afterward. If you're a legal permanent resident, Social Security asks you not to mail in your foreign birth certificate, proof of permanent residency (green card), or any other immigration documents because they're all difficult to replace if lost. Because you need to submit these to a Social Security office, you may as well enroll there too.

Warning

Applying online is obviously the most convenient way of signing up. Social Security officials say it should take only about ten minutes of your time. Still, in some situations, this method may not be the wisest course of action, and the old-fashioned way — actually speaking to someone — may be better:

- If you live outside the United States, you can't enroll online. (I explain how to enroll while you're living abroad later in this chapter.)
- If your situation is complicated, the relatively simple online application may not be able to handle it. In that case, Social Security will invite you to call in anyway to discuss it personally.
- If you don't want to send valuable documents — such as birth and marriage certificates and immigration documents — through the mail, you should take them to a Social Security office instead, as noted earlier in this section.
- If you're delaying Part B because you have employer-based insurance after age 65 (as explained in Chapter 2 of course 81453E) but want to sign up for Part A during your initial enrollment period, having a personal chat with a Social Security official can help you check that you're doing the right thing according to the rules.
- If you continue to work after 65 but your employer insurance includes a health savings account, you can no longer contribute to your account if you enroll in Medicare, as I explain in Chapter 2 of course 81453E. So just hitting that "Submit" button online can cause you real problems.
- If you want to ask questions — about Medicare or when the best time for you to sign up for retirement benefits is, for example — you can do so in person but not online.

Whichever sign-up method you choose, Social Security later sends you a computer printout containing the enrollment information that's been entered into your record. This hard copy gives you the opportunity to check that your info is correct — and, if it's not, to get the record changed. If you enroll online and Social Security requires more information about your situation, it'll contact you to request it.