



Tips for Getting on Part A and B of Medicare for Age 65 and Beyond

Getting on Medicare can be confusing so I would like to share some simple tips about ways you can go about it. Part A is hospitalization coverage and Part B is the medical benefits. There is no charge for Part A and the base charge for Part B in 2014 is \$104.90 per month. Those with higher incomes may pay more for Part B. There are generally two scenarios that occur. One is if you are just turning age 65. The other is if you have continued to work for your employer and maintained group coverage beyond age 65.

For those just turning 65 you automatically receive your card if you are already taking Social Security retiree benefits. If you are not already taking Social Security benefits you will need to contact Social Security to apply for Medicare A and B.

You can apply for A and B in several ways. The Social Security website SSA.gov allows you to apply online for Medicare Parts A and B. This is a simple process but it may take time to post you as enrolled in the Medicare System and receive your card. Generally you will need to show as enrolled in A and B to elect a Medicare Advantage plan and A or B to get your Medicare Part D plan because carriers send your enrollment to Medicare to confirm you are enrolled before approving your application.

Another way to apply would be to call Social Security and arrange a phone interview. This interview is recorded and takes about a half hour. If you are not a person who cares to do business on the phone, you may not feel at ease doing such an important transaction this way. Again your transaction may not post immediately and you must wait for your card. Do not wait until the last minute for this method.

The fastest way to get your enrollment through Social Security is to make an appointment with your local Social Security office. If you do your interview there they will input you the same day. They are very prompt and you do not have to wait to be called as if you are a walk in. However some offices are very busy and you cannot get an appointment at all or may walk in only to fill out the Medicare application form and be told by the office that Social Security will contact you by phone. Be aware there are other smaller offices you can make your appointment with that are not nearly as busy as the larger offices. You can call to get an appointment sooner and more easily at an office that is less busy, even if you have to drive a little further to get there.

If you are working past your 65th birthday and are covered by a group plan and creditable drug coverage, you will need to get an Employer Information Form from Social Security to show you were covered between age 65 and when you choose to leave your group plan.

Remember that Medicare parts A and B start at the first of your birth month. Waiting until after your 65th birthday may delay the start of your Medicare Part B in some cases. Also if you choose to receive Social Security income at age 65 or beyond you will be required to elect Part A of Medicare.