



Tips for Getting on Part A and B of Medicare for Age 65 and Beyond (Post Covid)

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 2021 is \$148.50 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 Medicare 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 locally to apply for Medicare A and B. You will not be automatically enrolled.

If you are just turning 65 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. A notice that you are enrolled that includes your new Medicare Number may appear first in your MySocialSecurity.gov account. You will need your Medicare Card or the letter showing enrollment in Medicare Part A and B to elect a Medicare Advantage plan. You only need A or B to get your Medicare Part D plan. Medicare Advantage and Part D carriers send your enrollment to Medicare to confirm you are enrolled before approving your application.

Another way to apply would be to call your local Social Security and arrange a phone interview to enroll. This interview is recorded and takes about a half hour. Again, your transaction may not post immediately, and you must wait for your letter stating your benefits will be starting which includes your new Medicare number. Do not wait until the last minute for this method. You can fax in your paperwork to the local office, and this should speed things up. If you have a MySocialSecurity.gov portal this notice can be posted in your account and can be downloaded.

With the arrival of the COVID pandemic most Social Security offices are closed for in person visits. Your local office is where you need to call for information NOT the national number for Social Security.

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 or your employer to show you were covered between age 65 and when you choose to leave your group plan. Applying online doesn't work well because you need to submit the Employer Information form to get your application started.

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.

Betsy Vipond is CEO of The Senior Health Advisor and has been in insurance for over 46 years. She is a member of Tampa Bay Health Underwriters part of the National Association of Health Underwriters and specializes in Medicare products. You may contact her at 800 603 0901