

## MEDICARE & WORKING PAST AGE 65

- If you work for a company with 20 or more employees, your group health plan pays first. However check with your employer first.
- If you work for a company with fewer than 20 employees or have a health insurance plan through your employer with minimal coverage, you probably should enroll in Medicare, parts A & B. Verify with employer.

### MEDICARE PART A

You're eligible for premium-free Part A if you paid into Medicare through payroll taxes for at least 10 years of employment. You will automatically be enrolled in Part A when you start drawing Social Security and are age 65.

### MEDICARE PART B

There is an 8-month Special Enrollment Period beginning when you stop working, even if you choose COBRA or other coverage other than Medicare. Enroll on time to avoid paying a late enrollment penalty for your Medicare Part B premium.

When you enroll in Medicare, Part B you have a 6 month guaranteed enrollment period to purchase a Medicare Supplement (Medigap) plan.

If you previously enrolled in Medicare Part A and now want to enroll in Medicare Part B:

1. Go to [www.ssa.gov/benefits/medicare/](http://www.ssa.gov/benefits/medicare/)

2. Complete [CMS-40B](#) “Application for Enrollment in Medicare Part B”
3. Indicate “I want Part B coverage to begin (MM/YY)” in the remarks section of the [CMS-40B](#) form or online application.
4. Complete [CMS-L564](#) “Request for Employment Information”. Complete 1 form for each employer you’ve had since turning 65.
5. Have your employer fill out Section B of this form.
6. Fax or mail these 2 forms to [your local Social Security office](#).

## DRUG COVERAGE

As long as you have creditable drug coverage through your group plan, you can wait to join a Medicare drug plan or a Medicare Advantage Plan with drug coverage. If you’re not sure, ask your drug plan if your employer’s plan is considered creditable coverage.

Each year your group plan must tell you if your non-Medicare drug coverage is creditable coverage. Keep this information — you may need it when you’re ready to join a Medicare drug plan.

If you want Medicare drug coverage to start when your job-based insurance ends, sign up for Medicare and join a plan with Part D coverage within 2 full months after your coverage ends.

## HEALTH SAVINGS ACCOUNTS (HSA)

- Medicare Part A coverage begins six months **before** the date you apply for Medicare, but no earlier than the first month you were eligible for Medicare usually at age 65.
- Stop contributing to your HSA at least six months before you apply for Medicare.
- The only way to remain HSA eligible is not to enroll in Medicare or apply for Social Security.