

## **When am I eligible for Medicare?**

When you turn 65 - You have a 7-month period – starting 3 months before 65<sup>th</sup> birthday month and ending 3 months afterward.

For example: if you turn 65 in June, you can apply 3 months before (March-May), June (birthday month) and 3 months after (July-September).

### Disability

Medicare begins the 25<sup>th</sup> month after eligibility in Social Security Disability.

### Older than 65 and losing coverage from employer or union -

After employer coverage ends you have:

- 8 months to enroll in Medicare without penalty
- 2 months to join a Medicare Advantage or Prescription Drug Plan

## **How do I enroll in Medicare?**

Once you start receiving Social Security benefits, you will be automatically enrolled in Medicare Part A if you are 65. Otherwise you have to apply, the fastest way is through Social Security - [www.ssa.gov](http://www.ssa.gov):

You will first have to establish your identity through either Login.gov or ID.me. However, if you created a MySocialSecurity.gov account prior to September 18, 2021, you could sign in using your social security username.

Click on “Sign up for Medicare”

You can enroll in both Medicare Parts A & B. If you previously enrolled in Medicare Part A and now want to enroll in Medicare Part B, you can apply one of these 2 ways:

### On line application:

- You will need your Medicare number, address, phone # & Email address before starting.
- Complete the form shown on SSA.gov including documentation verifying your employer-provided insurance.

As proof of group health coverage, scan one of these documents and attach to the application:

- pay stubs showing health insurance deductions
- W-2's that show pre-tax medical contributions
- Explanation of Benefits for claims paid by the insurance plan.

**Mail or fax your application:**

- Complete [CMS 40B Application for Enrollment in Medicare part B](#). Indicate "I want Part B coverage to begin (MM/YY)" in the remarks section to indicate your preferred start date.
- Complete [CMS-L564 Request for Employment Information](#). Complete a form for each employer since you've turned 65.
- Have your employer fill out Section B of this form and fax or mail these 2 forms to your local Social Security office. The fax number for Allen County is 1-833-902-2674. You can locate your county's fax number or address at: [ssa.gov/locator/](#).
- The above 2 CMS forms are downloadable from the Social Security site.

## **What does Medicare pay?**

### **MEDICARE PART A**

- Covers hospitalization, nursing home, hospice and home health care.
- You can see any provider accepting Medicare if you stay with Medicare parts A & B.
- You're eligible for premium-free Part A if you paid into Medicare for at least 10 years of employment.
- The in-patient hospital deductible is \$1,736 deductible in 2026.
- Nursing home – the first 20 days are free; the next 80 days have a \$217 per day co-pay (for 2026) - must be a qualifying stay.

## **MEDICARE PART B**

- Covers doctor office visits, x-rays, CT scans, outpatient surgery and others.
- You have a 6-month guaranteed enrollment period starting when you're 65 and enrolled in Medicare Part B to purchase a Medicare Supplement plan.
- You pay a 20% co-insurance for most Part B expenses, with an annual deductible of \$283 (for 2026).
- Premium is \$202.90/month for most individuals. You may be eligible for low-income assistance in helping to pay for this premium if your monthly income is less than \$2,342 (\$3,172 married) and assets less than \$9,430 (\$14,130 married).
- If annual income exceeds \$109,000 (single) or \$218,000 (joint return), you will pay an additional Part B premium. If you experienced a one-time event that increased your income, you may appeal your status through: [www.ssa.gov/medicare/lower-irmaa](http://www.ssa.gov/medicare/lower-irmaa) to possibly avoid paying this additional premium.
- If you have an employer-provided health insurance plan, you can delay enrollment in Medicare. There is an 8-month Enrollment Period beginning when you or your spouse stop working, even if you choose COBRA.

**What other choices do I have?** *You may choose either option 1 or 2 below:*

### **OPTION 1**

Medicare Supplement are plans are sold by insurance companies that pay Medicare's deductibles and co-insurance. These plans only pay for costs approved by Medicare.

Part D of Medicare covers prescription drug costs and are sold by insurance companies. You may have a monthly premium and are subject to deductibles and co-pays.

### **OPTION 2**

### Medicare Advantage

You must be enrolled in Medicare, parts A&B.

These plans are sold by insurance companies and take the place of Medicare A & B. All plans utilize a network of providers.

Most plans also offer drug coverage and usually include other benefits.