

HOW AND WHEN TO SIGN UP FOR MEDICARE

Breaking down the enrollment periods and eligibility.

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Medicare enrollment is automatic for some of us. In fact, anyone who has received a Social Security check or 24 months worth of Social Security Disability Insurance (SSDI) is automatically enrolled in Medicare Part A and Part B.¹ Part A is hospital insurance; Part B is medical insurance.

If you're getting Social Security checks and approaching age 65, you'll get a Medicare card in the mail three months before your 65th birthday. Medicare benefits begin on the first day of the month in which you turn 65. If you are getting SSDI (regardless of your age), the card will arrive coincidental with your 22nd monthly payment and you are entitled to Medicare coverage with your 25th monthly payment.^{1,2}

Oh yes, there is another important criterion: you must be a U.S. citizen or a legal resident of this country for five years or longer to be eligible for Medicare.¹

Some of us have to contact the SSA. If you're coming up on 65 and not receiving Social Security benefits, SSDI or benefits from the Railroad Retirement Board, you can still apply for Medicare coverage. You can visit your local Social Security Administration office or dial (800) 772-1213 or go to www.ssa.gov to determine your eligibility. (If you're going online, don't just type in ssa.gov; you need the [www.](http://www.ssa.gov) to get to the site.)

In this case, if you are eligible you have the choice of accepting or rejecting Part B coverage. If you want Medicare Part A and Medicare Part B, then you should sign your Medicare card and keep it in your wallet. If you don't want Part B, you put an "X" in the refusal box on the back of the Medicare card form, and send the form to the address shown right below where your signature goes. About four weeks later, you will get a new Medicare card indicating that you only have Part A coverage.³

When can you add or drop forms of Medicare coverage? Medicare has enrollment periods that allow you to do this.

- The **initial enrollment period** is seven months long. It starts three months before the month in which you turn 65 and ends three months after that month. You can enroll in any type of Medicare coverage within this seven-month window - Part A, Part B, Part C (Medicare Advantage Plan), and Part D (prescription drug coverage). AS it happens, if you don't sign up for some of this coverage during the initial enrollment period, it may cost you more to add it later.¹

- Once you are enrolled in Medicare, you can only make changes in coverage during certain periods of time. For example, the annual enrollment period for Part D is November 15-December 31, with Part D coverage starting January 1. (You can also select a health plan for the next year or drop or change Part D coverage in this period.)^{4,5}
- Additionally, there are also open enrollment periods between January 1 and March 31. These dates frame an open enrollment period for Part D; if you enroll in Part D in this window, coverage starts on the first day of the month after the plan receives your enrollment form. There is also an open enrollment period for Part B coverage from January 1 to March 31; if you sign up for such coverage within that period, it begins in July of that year.^{1,4}

Special situations. Individuals with end-stage kidney failure who need dialysis or a transplant may qualify for Medicare regardless of age. Upon diagnosis, they can contact the SSA. Medicare coverage usually takes effect three months after a patient begins dialysis. People with Lou Gehrig's Disease (ALS) are automatically enrolled in Medicare as soon as they begin receiving SSDI payments.¹

Do you have questions about eligibility, or the eligibility of your parents? Your first stop should be the Social Security Administration (see the contact information in the fourth paragraph above). You can also visit www.medicare.gov and www.cms.hhs.gov.

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Citations.

¹ nycmccap.org/guide/chap06a1.html [8/16/09]

² questions.medicare.gov/cgi-bin/medicare.cfg/php/enduser/std_adp.php?p_faqid=2193 [9/1/09]

³ questions.medicare.gov/cgi-bin/medicare.cfg/php/enduser/std_adp.php?p_faqid=2191 [9/1/09]

⁴ questions.medicare.gov/cgi-bin/medicare.cfg/php/enduser/std_adp.php?p_faqid=2253&p_created=1254843348 [10/6/09]

⁵ cms.hhs.gov/center/openenrollment.asp [10/1/09]