



Delaying Medicare Enrollment

As you approach age 65 and reach Medicare eligibility, it's important to understand whether or not you need to sign up for coverage or if you should delay enrolling. Here are some reasons to delay your Medicare benefits and how to enroll later on.



Reasons to Delay Enrollment

A majority of Medicare beneficiaries will start their benefits at age 65, but there are many that may consider delaying their coverage:

- **Still working and have group coverage based on that work**
- **Currently contributing to a Health Savings Account**
- **Do not qualify for premium-free Part A**
- **Utilize VA for all health services**
- **Have insurance from the Health Insurance Marketplace**

If you are experiencing any of these situations, it's best to consider your options when it comes to signing up for your Medicare benefits. For those that are covered by employer or union group coverage (based off your or your spouse's current employment) you are able to delay your benefits up to 8 months beyond the date the employer coverage ends or your employment ends, whichever happens first, without having to worry about paying a penalty or waiting for specific timeframes to enroll. Or, if you're part of a small group, you may be required to sign up for Medicare at age 65 to continue your eligibility for employer coverage. If you're unsure, it's best to reach out to your HR manager or benefits manager within the company for clarification.

How Do I Sign Up After Delaying?

Signing Up for Part A

- If you are eligible for premium-free Part A, you can enroll at any time after you're first eligible for Medicare.
- If you are not eligible for premium-free Part A, you must sign up for Part B in order to buy Part A
- Your Part A coverage will go back (retroactively) 6 months from when you sign up, but no earlier than the first month you are eligible for Medicare.
- Contact Social Security to enroll (www.ssa.gov, 1-800-772-1213, or in-person at your local office).

Signing Up for Part B

- Apply through Social Security (www.ssa.gov, 1-800-772-1213, or in-person at your local office).
- If you already have Part A, you'll need to complete the Application for Enrollment in Part B (form CMS-40B) and the CMS-L564 form if you were covered through employer coverage.

Enrollment Timeframes

- Initial Enrollment Period: 3 months before, the month of, and 3 months after your 65th birthday month
- Special Enrollment Period: Within 8 months of losing employer or union coverage based off your or your spouse's current employment, or loss of employment (whichever happens first)
- General Enrollment Period: January 1st through March 31st each year. Benefits will begin on July 1st.

If you delay enrolling in Medicare and do not qualify for a Special Enrollment Period, you may be required to pay a Late Enrollment Penalty on Part A and/or Part B.

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