



Medicare and Group Coverage FAQs

As beneficiaries approach age 65 they need to plan for their Medicare benefits, especially if they continue working past their eligibility date and have group insurance. Let's review some frequently asked questions surrounding this topic to provide some clear guidance.

Q: Do I need to sign up for Medicare?

A: If your or your spouse's employer (whoever you have the group coverage through based on current employment) has 20 or more employees, then you can generally delay your Medicare benefits until that employment ends or the coverage ends, whichever happens first. If you qualify for premium-free Part A it is recommended that you enroll in Part A at age 65, unless you're covered by a high-deductible health plan and are contributing to a health savings account (HSA).

If your or your spouse's employer has fewer than 20 employees, you should sign up for Part A and Part B at age 65 to ensure claims are paid correctly.

Q: How are claims paid if I have both Medicare and group coverage?

A: If the employer has 20 or more employees, the group coverage pays first and Medicare will pay second. If the employer has fewer than 20 employees, then Medicare will pay first and the employer plan becomes the secondary payor.

Q: What happens when I lose group coverage?

A: If you delayed Part A and/or Part B, you can sign up for your Medicare benefits through Social Security either online, at a local Social Security office, or by calling them at 1-800-772-1213. You'll be required to complete form CMS-40B "Application for Enrollment in Medicare - Part B", and form CMS-L564 "Request for Employment Information". Your employer will need to fill out Section B of the L564 form to prove that you were employed and had group coverage. This Special Enrollment Period starts the day you lose your coverage or employment and continues for 8 months.

NOTE: If you qualify for premium-free Part A and you delayed enrolling, your start date will happen 6 months retroactively. If you're contributing to a HSA, you'll need to stop those contributions 6 months prior to enrolling into Part A or electing to receive your Social Security benefits to avoid paying a penalty.

You will have a Special Election Period to enroll into a Medicare Advantage or Prescription Drug Plan up to 2 months after the loss of coverage, and may have a guaranteed right to purchase a Medicare Supplement (Medigap) plan based on your Part B start date or the loss of your group coverage.

Thank You For Attending
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