

# Medicare News – July 2015

## I'm turning 65 this year and wondering if my Medicare will start automatically?

It's an interesting question that we are often asked, and the answer is maybe.

If you are **currently receiving Social Security retirement benefits**, you will be sent a notice including your new red, white, and blue Medicare card. This is sent out at least three months prior to your Medicare effective date, which is normally the first day of the month that you turn 65. The notice will ask if you want Part B coverage to start on your effective date of Medicare. You have the option to refuse it, but unless you are still working or have some form of credible health care coverage, you will be subject to penalties and a delay in starting Part B, if you decide to sign up later.

For those who are **not drawing Social Security benefits** you will need to be proactive and take the necessary steps to apply for Medicare before you turn 65. You can do this by going to the agency's website at [ssa.gov](http://ssa.gov) and clicking on the "Online Services" link to access the online application. If you feel more comfortable applying at your local Social Security office, you can do that also, but you should call for an appointment ahead of time.

If you have had at least 10 years of qualified work history, your Medicare Part A insurance will be free, so those who are eligible should always accept this coverage. There is a premium charge for Part B amounting to \$104.90 per month in 2015. Medicare Part A covers primarily hospital expenses. Part B covers all other costs, to include such items as doctor visits, radiology, blood work, durable medical equipment and many other items. Medicare pays only for 80% of what they approve, leaving the balance up to you unless you have other supplemental coverage.

Unfortunately, some folks who are not drawing Social Security benefits when they turn 65, are unaware that they need to actively apply for Medicare. Government rules establish a 7 month window to enroll in Part A and Part B, starting with three months before the month they turn 65, the month you become 65, and 3 months afterward. If that period is missed, then penalties might apply and the benefits will not start until July 1<sup>st</sup> of the following year. It is important that you place this on your calendar, as a reminder, if you are not currently drawing Social Security benefits.

Missed enrollment periods have become enough of an issue that Congress is getting involved by urging the appropriate Federal agencies to provide notification to all individuals who are about to become 65. This would be a great idea to ensure that those who are eligible for Medicare, but not automatically enrolled, are reminded that they need to apply.

Beneficiaries can obtain local help regarding this topic or any other item associated with Medicare and Medicaid insurance programs by contacting a trained and certified counselor with the Medicare/Medicaid Assistance Program (MMAP). Simply call our toll free number at 800-803-7174 and leave a message.

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