

It's Time to Enroll in Medicare



If you're about to turn 65, or if you're already 65, we have good news. You're now eligible for a wealth of health care benefits from one of the largest group health insurance plans in the world—Medicare.

By now, you've likely done your research and have a good idea of the kind of Medicare coverage you need and are ready to enroll.

Enrolling in Original Medicare—Parts A and B—doesn't have to be complicated. There are just a few things to keep in mind. The most important thing to remember is that Medicare has strict enrollment windows and deadlines. Unless otherwise eligible, your enrollment window begins three months before you turn 65 and extends to three months after your birth month. Signing up during this time frame is critical to getting the best coverage options and avoiding potential penalties. If you miss your initial seven-month enrollment period, you can sign up for Original Medicare during the General Enrollment Period beginning January 1 and ending March 31, and your coverage will begin on July 1.

To join the 65 million people enrolled in Medicare:

■ Enroll online.

To enroll in Medicare Parts A and B online, go to [SSA.gov/Benefits/Medicare](https://ssa.gov/Benefits/Medicare) and fill out the application. If additional information is needed, the Social Security Administration will contact you directly. If not, you'll receive your Medicare card in the mail.

■ Enroll at your local Social Security office.

If you prefer to enroll in person, you can go to your local Social Security office and fill out the application there. They'll process the paperwork, and you'll receive your Medicare card in the mail.

■ Call the Social Security Administration.

If you prefer, you can talk to a Social Security representative from the comfort of your home. Call (800) 772-1213, and they'll walk you through the enrollment process.

Once you've signed up for Original Medicare, it's time to sign up for a plan that covers what Original Medicare doesn't cover. To recap, here are the three most common options:

- Part D Prescription Drug coverage
- Medicare Part C (*Medicare Advantage*)
- Medicare supplement insurance (*Medigap*)

Similar to Original Medicare, it's always best to sign up for additional coverage during the initial seven-month enrollment window. If you miss initial enrollment, you can still sign up, but the time frame varies for each option. Be sure to check with [Medicare.gov](https://www.Medicare.gov) for exceptions.

■ Medicare Advantage

If you missed the seven-month Initial Enrollment Period, you can enroll between October 15 and December 7 of any year during the Annual Enrollment Period.

■ Medicare Part D

If you missed the seven-month Initial Enrollment Period, you can enroll between October 15 and December 7 of any year during the Annual Enrollment Period. You might pay higher premiums by delaying.

■ Medicare supplement insurance

You can sign up at any time. But, if you missed the six-month guaranteed enrollment period that begins when you sign up for Part B, you could be denied or charged more because of your health history.

During any of these enrollment periods, you can sign up for additional coverage through a number of different resources. Here's a list of the most common ways to enroll:

■ Contact the company directly.

It's not uncommon for people to shy away from this option because they feel companies are naturally biased and may not answer their questions honestly. If this is your concern, keep in mind that certain Medicare options, like Medicare Advantage plans, are heavily regulated by the government. These companies have no choice but to answer all questions honestly and limit any sales pitches. Because of this, contacting a company directly to ask questions and enroll isn't a bad choice.

■ Contact an insurance broker.

Generally, brokers are used because they have a lot of options they can sell. When using a broker, remember that they may be working for a number of companies who are offering them various incentives. If a particular company appeals to you, lead the discussion and let them know that you already have a plan in mind.

■ Sign up online.

Most plans now offer convenient online enrollment with question and answer sections and robust information about all their plans. Unless you have additional questions and prefer to speak to someone directly, online signup can be an easy way to enroll.

■ Sign up through Medicare.gov.

If you'd rather not go through a broker or a company directly, you can always sign up for coverage on Medicare's website, Medicare.gov, by clicking "Find health & drug plans." You can sign in, sign up or continue without making an account. By clicking "Learn more about options," you can view all the plans options in your area, select one and sign up on the spot.

If you pick a plan and find out later that it's not meeting your needs, you have the option to change plans. You can generally add, drop or change your plan once a year from October 15 to December 7, though there are variations depending on the coverage option you choose.

■ Medicare Part D

You can add, drop or change your Part D coverage during the Annual Enrollment Period (*October 15–December 7*).

■ Medicare Advantage

You can join a Medicare Advantage plan or change your existing plan during the Annual Enrollment Period. If you enroll in Medicare Advantage, you have until March 31 of the following year to change your mind.

If you cancel your Medicare Advantage plan, you'll be automatically enrolled in Medicare Parts A and B and you can sign up for Part D.

■ Medicare supplement insurance (*Medigap*):

You can add, change or cancel Medigap insurance at any time.

Becoming one of the millions who sign up for Medicare each year is a great thing. By taking the time to research and pick an additional coverage option, you're making your current and future health a priority. If you're near 65, don't wait to sign up! Start enjoying all the benefits Medicare has to offer by enrolling today.