



ENROLLING IN MEDICARE & SUPPLEMENTAL COVERAGE



You can enroll in Medicare Part A (Hospital Insurance) when you are within months of reaching age 65. You can apply even if you are still employed at age 65. There is no cost to Medicare Part A and you can enroll online at www.ssa.gov or by calling 1-800-772-1213. Enrolling in Medicare is just one step in the process of ensuring you have all the proper health coverage in place during your golden years. This checklist is meant to help guide you through the many steps in the process.

MEDICARE PART A



Gather the following information to enroll in Medicare Part A:

- Social Security number
- Date and place of birth
- If born outside of the U.S.:
 - Name of birth country
 - Permanent resident card number if not a U.S. citizen
- Medicaid number and start/end date(s), if applicable
- Current health insurance coverage

While enrolling online:

- Fill out an Initial Enrollment Questionnaire (IEQ) to help ensure bills are paid correctly and on time.
- Fill out an Authorization Form if you want to assign a representative that is able to call Medicare on your behalf.
- Make a Welcome to Medicare Preventive Visit appointment during the first 12 months you have Medicare. This visit is a free, one-time comprehensive preventive visit.
- Sign up for MyMedicare.gov where you can access your personal Medicare information 24 hours a day.

MEDICARE PART B



Enroll in Medicare Part B (Medical Insurance)

Evaluate whether it makes sense, given your situation, to enroll in Medicare Part B.

- If you are covered by an employer's qualified health plan through active employment at age 65, you may qualify for a special enrollment period. You can turn down Part B and apply within the special enrollment period after you terminate employment, if eligible. Check with Medicare regarding your eligibility period before turning down Part B coverage, even if you are still employed.
- If you do not apply for Medicare Part B when you turn age 65, a 10% penalty will be added to your Part B monthly premium for each year you could have enrolled but did not.

MEDICARE PART D



Enroll in Medicare Part D (Prescription Drug Coverage)

After enrolling in Medicare, you can pick a prescription drug plan. It is optional coverage, and generally you will pay a monthly premium for Part D. You can choose a Medicare Drug Plan (Part D) during the seven-month period that starts three months before the month you turn 65, includes the month you turn 65, and ends three months after you turn 65.

Important considerations when choosing a Prescription Drug Plan:

- What plan best covers medications that you use?
- Are you concerned about having a specific pharmacy in your network, or are you flexible with the pharmacy you will use?
- Are you willing to pay an initial deductible (\$415 in 2019) or are you willing to pay a higher premium for a plan that covers the initial deductible?
- Be sure to understand how co-insurance and co-payment work with the plan you are considering.
- Be aware of the "donut hole." For 2019, this is where the retail cost of medication starts at \$3,820 and reaches \$5,100. Donut hole coverage may be worthwhile for a higher Part D premium, depending upon your situation.

MEDICARE SUPPLEMENTAL PLAN



Enroll in Medicare Supplemental Insurance Plan (Medigap)

- A Medigap policy is a health insurance policy sold by private insurance companies to fill the gaps in Original Medicare Plan coverage. Medigap policies, otherwise referred to as Medicare Supplement Plans or med supp plans, help pay some of the health care costs that the Original Medicare Plan doesn't cover. If you are in the Original Medicare Plan and have a Medigap policy, then Medicare and your Medigap policy will each pay its share of covered health care costs.
- You should buy a Medicare Supplement Plan within six months of enrolling in Medicare Part B. Otherwise, you may be asked to complete a health questionnaire by the insurance company. Your insurance application could be denied if you have health related issues. Some exceptions may apply.
- All Minnesota Medicare supplement options are standard by type and must offer the same benefits regardless of the insurance company you use. Types of Medicare supplements in Minnesota include: Basic, Basic with Riders, Extended Basic, Plan F, Plan K, Plan L, Plan M, Plan N, and Medicare Select. Each type has different coverage. We recommend that you meet with a qualified Medicare Supplement agent to determine the best plan and insurance company for your personal health situation.
- Please note that in Minnesota, Medicare supplements do not include prescription drug coverage. (See Enroll in Medicare Part D for more information). Minnesota Medicare supplement policies also do not include dental coverage.
- Once you are in the Medicare system, you will be able to make changes to your Medicare supplement coverage during the annual open enrollment period which runs each year from October 15 to December 7. It is important to review your coverage annually, especially if your health situation changes.