

Your transition to Medicare: timing and process

Are you ready to consider how and when you move to Medicare for your health insurance? Here is a quick guide about the various options, timing and process for your move.

For general questions, contact the U.S. Social Security Administration at 800-772-1213 or [ssa.gov](https://www.ssa.gov).

A. You are age 65, new to Medicare and do not have continuing employer coverage:

1. **With Social Security:** If you are already receiving Social Security monthly income, you will automatically receive your Medicare card about three months before your birthday month. It will have Part A and Part B effective dates of the first day of your birthday month, unless your birthday is on the first of the month; in that case, your effective date will be the first of the **previous** month.
2. **Without Social Security:** If you are **not** receiving Social Security monthly income, call the Social Security Administration at 800-772-1213 to initiate Medicare enrollment three months before turning 65, or you can enroll online at [ssa.gov](https://www.ssa.gov).
3. **Additional senior health plans:** At this time, you may also enroll in a Medicare supplement or a Medicare Advantage plan. You also have the option to enroll in a Medicare Part D prescription drug plan (PDP).

B. You are age 65 or older and will continue with employer group health coverage:

1. **Large-employer coverage and health savings accounts:** If you will remain covered under a plan of a large employer (20 or more employees) you may enroll in Part A of Medicare (as the secondary coverage) and delay enrolling in Part B. Verify specifics with your employer. If you have a health plan with a health savings account (HSA), you should consult with Social Security because there are special concerns.
2. **Small-employer coverage:** Plans of small employers (fewer than 20 employees) may legally be secondary to Medicare Part A and B, if you enroll in Medicare. Your health plan may indeed require you to enroll in Part A, if you want to receive comprehensive benefits. It's often in your best interest to enroll in Part B, effective the first day of the month in which you turn 65, since small-group insurers typically won't cover costs that are also covered by Part B. Verify this with your employer or insurer.*
3. **Creditable drug coverage:** If your employer prescription benefit is "creditable coverage," meaning "as good as or better than a Medicare Part D plan," you may be able to postpone enrolling in Part D (without a penalty) until your group coverage ends.



C. You are over age 65 and your employer coverage is ending:

1. **Contact Social Security:** You must call Social Security at 800-772-1213 and ask to enroll in Part B (and Part A if you didn't do so previously). Social Security will send you two forms. You need to complete and sign the CMS-40B form. Your employer (human resources staff) will need to complete the CMS-L564 form.
2. **Medicare is effective on the first day of a month:** Your Part B effective date should be the day when your employer coverage has ended. However, if your employer coverage is ending mid-month, you will want to have your Part B effective on the first day of the month that your coverage is ending (so before, not after it ends) to avoid a gap in coverage. Make sure you verify your last day of coverage with your employer. Be sure to copy your forms before sending them to Social Security.
3. **Notice of Creditable Coverage:** Your employer may send you a notice or letter stating whether your employer prescription coverage was "as good as a Medicare Part D plan." You will need it if you ever want to enroll in Part D coverage, so keep this document for your files!
4. **Other senior health plans:** At this time, you have the option to enroll in a Medicare supplement plan and a Part D prescription plan. You can also choose a Medicare Advantage plan instead of Part A and B.

D. You are over age 65, your employer coverage is ending and you already have Medicare Part A and B:

1. **Request letter:** Get a letter from your employer, on letterhead, stating start and end dates of employer health insurance coverage and that your coverage is ending. If your spouse was also covered, be sure to have both the employee and spouse names stated in the letter.
2. **Notice of Creditable Coverage:** Your employer may send you a notice or letter stating whether your employer prescription coverage was "as good as a Medicare Part D plan." You will need it if you ever want to enroll in Part D coverage, so keep this document for your files!
3. **Additional senior health plans:** At this time, you have the option to enroll in a Medicare supplement plan and a Part D prescription plan. You can also choose a Medicare Advantage plan instead of Part A and B.
4. **Complete enrollment questionnaire:** You must complete the Initial *Enrollment Questionnaire (IEQ)* at MyMedicare.gov or by calling the Medicare Benefits Coordination & Recovery Center at 855-798-2627 (toll-free). Medicare does not automatically know when it becomes your primary insurance.

**This small-employer rule doesn't apply to some employers using Everence health administration services. Check with your Everence representative to learn more.*