2024

Securing today
and tomorrow

Medicare

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What's inside

Medicare	1
What is Medicare?	1
Who can get Medicare?	3
Rules for higher-income beneficiaries	7
Medicare Savings Programs (MSP)	8
Signing up for Medicare	9
Choices for receiving health services	16
If you have other health insurance	16
Contacting Us	19

Medicare

This booklet provides basic information about Medicare and coverage options. You can visit ***Medicare.gov*** or call the toll-free number **1-800-MEDICARE** (**1-800-633-4227**) or the TTY number **1-877-486-2048** for the latest information about Medicare**.**

What is Medicare?

Medicare is a federal health insurance program for people age 65 or older. People younger than age 65 with certain disabilities, permanent kidney failure, or amyotrophic lateral sclerosis (ALS, also known as Lou Gehrig's disease), may also be eligible for Medicare. The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care. You have choices for how you get Medicare coverage. If you choose to have Original Medicare (Part A and Part B) coverage, you can buy a Medicare Supplement Insurance (Medigap) policy from a private insurance company. Medigap covers some of the costs that Medicare does not, such as copayments, coinsurance, and deductibles. If you choose Medicare Advantage, you can buy a Medicare-approved plan from a private company that bundles your Part A, Part B, and usually Part D (prescription drug coverage) into one plan.

Although the Centers for Medicare & Medicaid Services (CMS) is the agency in charge of the Medicare program, Social Security processes your application for Original Medicare (Part A and Part B). We provide general information about the Medicare program and can help you get a replacement Medicare card. Notify us timely of address changes, name changes, and deaths.

Parts of Medicare

Social Security enrolls you in Original Medicare (Part A and Part B).

- Medicare Part A (hospital insurance) helps cover inpatient care in hospitals (including critical access hospitals) and skilled nursing facilities (not custodial or long-term care). Part A also pays for some home health care and hospice care and inpatient care in a religious non-medical health care institution.
- Medicare Part B (medical insurance) helps cover medically necessary doctors' services, outpatient care, home health services, durable medical equipment, mental health services, and other medical services. Part B also covers many preventative services.

Other parts of Medicare are run by private insurance companies that follow rules set by Medicare.

- Supplemental (Medigap) policies help pay Medicare out-of-pocket copayments, coinsurance, and deductible expenses.
- Medicare Advantage Plan (previously known as Part C) includes all benefits and services covered under Part A and Part B, plus prescription drugs and additional benefits such as vision, hearing, and dental, bundled together in one plan.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

You can sign up for Original Medicare (Part A and Part B) through Social Security's **online Medicare application**.

Visit Medicare's website, ***Medicare.gov***, to get more information about Original Medicare, Medicare Advantage, or Part D coverage. You can download a copy

of the publication *Medicare & You (Publication No. CMS-10050)*. You can also call the Medicare toll-free number at **1-800-633-4227**; TTY users can call **1-877-486-2048**.

A word about Medicaid

Medicaid and Medicare are 2 different programs. Medicaid is a state-run program that provides hospital and medical coverage for people with low income. Each state has its own rules about who's eligible and what Medicaid covers. Some people are eligible for both Medicare and Medicaid. For more information about the Medicaid program, contact your local medical assistance agency, social services office, or get state contact information at ***www.Medicaid.gov***.

Who can get Medicare?

Medicare Part A (hospital insurance)

People age 65 or older, who are citizens or permanent residents of the United States, are eligible for Medicare Part A. You're eligible for Part A at no cost at age 65 if 1 of the following applies:

- You receive or are eligible to receive benefits from Social Security or the Railroad Retirement Board (RRB).
- Your spouse (living or deceased, including a divorced spouse) receives or is eligible to receive Social Security or RRB benefits.
- You or your spouse worked long enough in a government job through which you paid Medicare taxes.
- You are the dependent parent of a fully insured deceased child.

If you don't meet these requirements, you may be able to get Medicare Part A by paying a monthly premium. Usually, you can purchase this coverage only during designated enrollment periods.

NOTE: *Even though the full retirement age for Social Security is no longer 65, you should sign up for Medicare 3 months before your 65th birthday. You can apply at* ***www.ssa.gov.***

Before age 65, you are eligible for Medicare Part A at no cost if 1 of the following applies:

- You've been entitled to Social Security Disability Insurance (SSDI) benefits for 24 months.
- You receive a disability pension from the RRB and meet certain conditions.
- You receive SSDI benefits and have Lou Gehrig's disease (amyotrophic lateral sclerosis).
- You worked long enough in a government job through which you paid Medicare taxes and have met the requirements of the SSDI program for 24 months.
- You're the child or surviving spouse age 50 or older, including a divorced surviving spouse, of a worker who has worked long enough under Social Security or in a Medicare-covered government job. Also, you meet the requirements of the SSDI program.
- You have permanent kidney failure (end-stage renal disease) and you receive maintenance dialysis or a kidney transplant and 1 of the following applies:
  - —You've worked long enough under Social Security or the railroad retirement system.
  - —You've worked long enough in a Medicare-covered government job.
  - —You're the child or spouse (including a divorced spouse) of a worker (living or deceased) who has worked long enough under Social Security, or the

railroad retirement system. Or, they have worked in a Medicare-covered government job.

Medicare Part B (medical insurance)

Anyone who's eligible for Medicare Part A at no cost can enroll in Medicare Part B by paying a monthly premium. Some people with higher incomes will pay a higher monthly Part B premium. For more information, visit our webpage Medicare Premiums: Rules for Higher Income Beneficiaries or visit ***www.ssa.gov/benefits/medicare/mediinfo.html***.

If you're not eligible for Part A at no cost, you can buy Part B without having to buy Part A. You must be age 65 or older and 1 of the following:

- A U.S. citizen.
- A lawfully admitted noncitizen who has lived in the United States for at least 5 years.

You can only sign up for Part B during designated enrollment periods. If you don't enroll in Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Read the **"Signing up for Medicare"** section for more information.

Medicare Advantage plans

If you receive your Part A and Part B benefits directly from the government, you have Original Medicare. If you receive your benefits from a Medicare Advantage organization or other private company approved by Medicare, you have a Medicare Advantage plan. Many of these plans provide extra coverage and may lower your out-of-pocket costs.

If you have Medicare Parts A and B, you can join a Medicare Advantage plan. With these plans, you can't have a Medigap policy, because Medicare Advantage

plans cover many of the same benefits a Medigap policy covers. This includes benefits like extra days in the hospital after you've used the days that Medicare covers.

Medicare Advantage plans include all the following:

- Health Maintenance Organization (HMO) plans.
- Preferred Provider Organization (PPO) plans.
- Private Fee-for-Service (PFFS) plans.
- Special Needs Plans (SNPs).

If you decide to join a Medicare Advantage plan, you use the health card that you get from your Medicare Advantage plan provider for your health care. Also, you might have to pay a monthly premium for your Medicare Advantage plan because of the extra benefits it offers.

You can enroll in a Medicare Advantage plan during your Initial Enrollment Period (IEP), as explained under the **"Signing up for Medicare"** section, once you become eligible for Medicare. You can also enroll during the annual Medicare open enrollment period from October 15 to December 7 each year. The effective date for the enrollment is January 1 of the following year. For example, if you signed up on November 8, 2023, your coverage would become active on January 1, 2024. There are also special enrollment periods for some situations.

Medicare Part D (Medicare prescription drug coverage)

Anyone who has Original Medicare (Part A or Part B) is eligible for Medicare prescription drug coverage (Part D). Part D benefits are available as a stand-alone plan or built into Medicare Advantage, unless you have a Medicare private fee-for-service (PFFS) plan. The prescription drug benefits work the same way in either plan. Joining a Medicare prescription drug plan is voluntary and you pay an extra monthly premium for the coverage. Some beneficiaries with higher

incomes will pay a higher monthly Part D premium. For more information, visit our webpage Medicare Premiums: Rules for Higher Income Beneficiaries, or visit ***www.ssa.gov/medicare/mediinfo.html***.

If you don't enroll in a Medicare prescription drug plan when you're first eligible, you may pay a late enrollment penalty if you join a plan later. You'll have to pay this penalty for as long as you have Medicare prescription drug coverage. However, you won't pay a penalty if you have *Extra Help* (see the **"Extra Help"** section below), or another creditable prescription drug plan. To be creditable, the coverage must pay, on average, at least as much as Medicare's standard prescription coverage.

You can enroll during your IEP (as explained under the **"Medicare"** section) once you become eligible for Medicare. You can also enroll during the annual Medicare open enrollment period from October 15 to December 7. The effective date for the enrollment is January 1 of the following year. There are also special enrollment periods for some situations.

Rules for higher-income beneficiaries

If you have higher income, the law requires an adjustment to your monthly Medicare Part B (medical insurance) and Medicare prescription drug coverage premiums. We call the additional amount the income-related monthly adjustment amount. This affects less than 5% of people with Medicare, so most people don't need to pay a higher premium.

If you're single and your income is above $103,000, or married with an income above $206,000, you are considered to be a higher-income beneficiary. For more information, visit our webpage Medicare Premiums: Rules for Higher Income Beneficiaries.

Monthly Medicare premiums for 2024

The standard Part B premium for 2024 is $174.70. If you're single and filed an individual tax return, or married and filed a joint tax return, our online chart applies to you, regardless of your income. If you disagree with the decision about your income-related monthly adjustment amounts, you have the right to appeal. You can find more information on our webpage Medicare Premiums: Rules for Higher Income Beneficiaries.

Medicare Savings Programs (MSP)

If you can't afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer Medicare Savings Programs for people entitled to Medicare who have limited income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To qualify, you must have Medicare Part A and have limited income and resources.

You can go online to get more information about these programs from Medicare's costs webpage by visiting ***www.medicare.gov/basics/costs***. Find the link titled, "Get help with costs." You can also read *Get Help With Your Medicare Costs: Getting Started* (Publication No. CMS-10126).

Only your state can decide if you qualify for help under these programs. To find out, contact your state or local medical assistance (Medicaid) agency, social services, or welfare office.

Extra Help

You may also be able to get *Extra Help* paying for the monthly premiums, annual deductibles, and prescription co-payments related to the Medicare prescription drug program. You may qualify for *Extra Help* if you have

limited resources and income (tied to the federal poverty level). These resources and income limits usually change each year. You can check for the current numbers at ***www.ssa.gov/medicare/part-d-extra-help***.

You automatically qualify and don't need to apply for *Extra Help* if you have Medicare and meet 1 of the following conditions:

- Have full Medicaid coverage.
- Have Supplemental Security Income (SSI).
- Take part in a state program that pays your Medicare premiums.

For more information about getting help with your prescription drug costs or to apply for *Extra Help, visit us at* ***www.ssa.gov/medicare/part-d-extra-help***. You can also contact Social Security for more information.

Signing up for Medicare

When should I apply?

If you live in Puerto Rico, you don't automatically get Part B. You must sign up for it. See **"Initial Enrollment Period for Part B"** below for more information or read *Medicare in Puerto Rico* (Publication No. 05-10521).

Some People Get Part A and Part B Automatically

If you're already getting benefits from Social Security or the RRB, you'll automatically be enrolled in both Part A and Part B starting the 1st day of the month you turn 65. If your birthday is on the 1st day of the month, Part A and Part B will start the 1st day of the prior month. If you're under 65 and have a disability, you'll automatically get Part A and Part B after you get disability benefits from Social Security for 24 months. Also, you'll automatically get Part A and Part B after you get certain disability

benefits from the RRB. If you have ALS, you'll get Part A and Part B automatically the month your SSDI benefits begin.

NOTE: *Medicare Part B is voluntary and you must pay a premium if you decide you want the coverage, unless you get help from your state.*

If You Are 65 and Not Getting Social Security or Railroad Retirement Benefits

If you're approaching age 65 and not receiving benefits, you should contact us about 3 months before your 65th birthday to sign up for Medicare. You should sign up for Medicare even if you don't plan to retire at age 65.

However, if you are eligible for Medicare and your medical insurance coverage is through a current employer's group health plan, Medicare has a Special Enrollment Period (SEP) to sign up for Medicare Part B. This SEP qualifies you to delay enrolling in Medicare Part B without having to wait for a General Enrollment Period (GEP) and paying the penalty for late enrollment. You can find more information, under the section titled **"Special Enrollment Period for people covered under an employer group health plan".**

Getting Your Medicare Card

After you enroll in Medicare, you'll receive a red, white, and blue Medicare card showing whether you have Part A, Part B, or both. Keep your card in a safe place so you'll have it when you need it. If your card is lost or stolen, you can request a replacement card online by setting up a personal *my* Social Security account at ***www.ssa.gov/myaccount***, or call our toll-free number at 1-**800-772-1213,** TTY **1-800-325-0778**. You'll also receive *Medicare & You* (Publication No. CMS-10050), a handbook that describes your Medicare benefits and plan choices.

Other enrollment situations

You should also contact us about applying for Medicare if 1 of the following applies:

- You're a surviving spouse with a qualifying disability and between age 50 and age 65, but haven't applied for disability benefits because you're already getting another kind of Social Security benefit.
- You're a government employee and have a disability that occurred before age 65.
- You, your spouse, or your dependent child has permanent kidney failure.
- You had Medicare Part B in the past, but dropped the coverage.
- You turned down Medicare Part B when you first got Part A.
- You or your spouse worked for the railroad industry.

Initial Enrollment Period for Part B

If you are already getting benefits from Social Security or the RRB, you will automatically get Part A and Part B starting on the 1st day of the month when you turn 65. If your birthday is on the 1st day of the month, Part A and Part B will start the 1st day of the prior month.

You will need to choose which way to get your Medicare health coverage:

- Original Medicare — includes Part A and Part B. You can buy supplemental coverage from a private company to help pay your out-of-pocket costs. You can also add Medicare drug coverage (Part D).
- Medicare Advantage — a Medicare-approved plan from a private company that bundles your Part A, Part B, and usually Part D (prescription drug coverage) into 1 plan. Most plans include extra benefits like vision, hearing, dental, and more.

If you're under 65 and have a disability, you'll automatically get Part A and Part B after you get SSDI benefits or certain disability benefits from the RRB after 24 months.

If you are not receiving Social Security or Railroad Retirement benefits at age 65, you can sign up for Part A and Part B. You can do so during the 7-month period that begins 3 months before the month you turn 65. This period includes the month you turn 65 and ends 3 months after the month you turn 65.

NOTE: *If you don't enroll in Part B when you're first eligible for it, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Also, you may have to wait to enroll, which will delay this coverage.*

When does my enrollment in Part B become effective?

If you accept the automatic enrollment in Medicare Part B or if you enroll during the first 3 months of your age 65 IEP, your coverage will start with the month you're first eligible. If you enroll during the last 4 months, your coverage will start the 1st day of the month after you sign up.

The following chart shows when your Medicare Part B becomes effective:

If you enroll in this month of your Initial Enrollment Period	Your Part B Medicare coverage starts
1 to 3 months before you reach *age 65*	*The month you* reach *age 65.*
The month you reach age 65 or 1 to 3 months after you reach *age 65*	*The 1st day of the month after you sign up.*

General Enrollment Period for Part B

If you don't enroll in Medicare Part B during your IEP, you have another chance each year to sign up during a GEP from January 1 through March 31. Your coverage starts the 1st day of the month after you sign up. **However, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will go up 10% for each 12-month period you were eligible for Part B, but didn't sign up for it.**

Medicare Advantage Open Enrollment Period for people leaving Medicare Advantage plan

If you're in a Medicare Advantage plan, you can leave that plan and switch to Original Medicare from January 1 through March 31. If you use this option, you also have until March 31 to join a Medicare Part D (Medicare prescription drug plan). Your coverage begins the 1st day of the month after the plan gets your enrollment form.

Special Enrollment Period for people covered under an employer group health plan

If you're 65 or older and covered under a group health plan, either from your own or your spouse's **current employment**, you may sign up for Medicare Part B during your SEP. This means that you may delay enrolling in Medicare Part B without having to wait for a GEP and paying the penalty for late enrollment. There are limits, so we strongly advise you to contact us up to 3 months before your 65th birthday if you are unsure of your situation.

The SEP rules allow you to do 1 of the following:

- Enroll in Medicare Part B any time while you or your spouse have a group health plan based on current employment.

- Enroll in Medicare Part B during the 8-month period that begins the month after the employment ends or the group health coverage ends, whichever happens first.

You can't enroll using an SEP until your IEP is over. If your employment or the employer-provided group health plan coverage ends during your IEP, see the enrollment chart under the "**When does my enrollment in Part B become effective?**" section.

When you enroll in Medicare Part B while you're still in the group health plan, or during the 1st full month when you are no longer in the plan with current employment, your coverage begins either:

- On the 1st day of the month you enroll.
- By your choice, on the 1st day of any of the following 3 months.

If you enroll during any of the remaining 7 months of the SEP, your Medicare Part B coverage begins on the 1st day of the following month.

If you don't enroll by the end of the 8-month period, you'll have to wait until the next GEP, which begins January 1 of the next year. You may also have to pay a late enrollment penalty for as long as you have Part B coverage, as described previously.

If you get SSDI benefits and have coverage under a large group health plan (100 or more employees) from either your own or a family member's current employment, you may also have an SEP. If so, you have premium rights similar to those for current workers age 65 or older.

***NOTE**: COBRA and retiree health coverage don't count as current employer coverage.*

Signing up for Part B during the Special Enrollment Period

You can do **1** of the following:

1. Go to " Apply Online for Medicare Part B During a Special Enrollment Period" and complete CMS-40B and CMS-L564. Then, upload your evidence of Group Health Plan or Large Group Health Plan.
2. Fax your CMS-40B and employer-signed CMS-L564 forms to your local Social Security office.
3. Mail your CMS-40B and employer-signed CMS-L564 to your local Social Security office.

***NOTE**: When completing the CMS-L564:*

- State, "I want Part B coverage to begin (MM/YY)" in the remarks section of the CMS-40B form or online application.
- If your employer is unable to complete Section B, please complete that portion as best as you can on behalf of your employer without your employer's signature. Then, submit 1 of the following forms of secondary evidence:
  - —Income tax returns that show health insurance premiums paid.
  - —W-2s reflecting pre-tax medical contributions.
  - —Pay stubs that reflect health insurance premium deductions.
  - —Health insurance cards with a policy effective date.
  - —Explanations of benefits paid by the group health plan or large group health plan.
  - —Statements or receipts that reflect payment of health insurance premiums.

Choices for receiving health services

Medicare beneficiaries have choices for getting health care services.

You can get more information about your health care choices from the following publications:

- *Medicare & You* (Publication No. CMS-10050) — CMS mails this guide to people after they enroll in Medicare and sends them an updated version each year after that.
- *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare* (Publication No. CMS-02110) — This guide describes how other health insurance plans supplement Medicare and offers some shopping hints for people looking at those plans.

To get a copy of these publications visit ***Medicare.gov/publications*** or call the toll-free number, **1-800-MEDICARE** (**1-800-633-4227**). If you're deaf or hard of hearing, call TTY **1-877-486-2048**.

If you have other health insurance

Medicare Part A (hospital insurance) is free for almost everyone. You have to pay a monthly premium for Medicare Part B (medical insurance). If you already have other health insurance when you become eligible for Medicare, you may wonder if it's worth the monthly premium costs to sign up for Part B.

The answer varies with each person and the kind of other health insurance you have. Although we can't give you "yes" or "no" answers, we can offer information that can help you decide. We can also advise if you'll be subject to a late enrollment penalty if you delay signing up.

If you have a private insurance plan

Get in touch with your insurance agent to see how your private plan fits with Medicare Part B. This is especially important if you have family members who have coverage under the same policy. And remember, just as Medicare doesn't cover all health services, most private plans don't either. In planning your health insurance coverage, keep in mind that most nursing home care isn't covered by Medicare or private health insurance policies.

NOTE: *For your own protection, do not cancel any health insurance you now have until after your Medicare coverage begins.*

If you have insurance from an employer-provided group health plan

By law, group health plans of employers with 20 or more employees have to offer current workers and their spouses who are age 65 (or older) the same health benefits as younger workers.

If you or your spouse are still working and covered under an employer-provided group health plan, talk to the personnel office before signing up for Medicare Part B.

If you have a Health Savings Account

You can't contribute to your Health Savings Account (HSA) once Medicare Part A or Part B coverage begins. However, you may use money that's already in your HSA after you enroll in Medicare to help pay for deductibles, premiums, copayments, or coinsurance. If you contribute to your HSA after your Medicare Part A or Part B coverage starts, you may have to pay a tax penalty.

Remember, premium-free Part A coverage begins 6 months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the 1st month you were eligible for Medicare. To avoid a tax penalty, you should stop contributing to your HSA at least 6 months before you apply for Medicare. If unsure of how Medicare Parts A or B will work with your employer coverage, talk with your employer about your HSA options. We recommend you have this discussion up to 6 months before you turn age 65.

If you have health care protection from other plans

If you have TRICARE (insurance for active-duty, military retirees, and their families), your health benefits can change or end when you become eligible for Medicare. This applies for any reason, regardless of age or place of residence. If you're retired from the military or are a military retiree's family member, you must enroll in Part A and Part B once you become eligible to keep TRICARE coverage. You can find a military health benefits adviser at ***milconnect.dmdc.osd.mil*** or call the Defense Manpower Data Center, toll-free at **1-800-538-9552** (TTY **1-866-363-2883**), before you decide whether to enroll in Medicare Part B.

If you have health care protection from the Indian Health Service, Department of Veterans Affairs, or a state medical assistance program, contact those offices. They can help you decide if it's to your advantage to have Medicare Part B.

IMPORTANT: *If you have VA coverage and don't enroll in Part B when you're first eligible, you may have to pay a late enrollment penalty. This penalty applies for as long as you have Part B coverage. Also, you may have to wait to enroll, which will delay this coverage.*

For more information on how other health insurance plans work with Medicare, visit ***www.medicare.gov/publications*** to view the booklet *Medicare and Other Health Benefits: Your Guide to Who Pays First* (Publication No. CMS-02179) or call Medicare's toll-free number, **1-800-MEDICARE** (**1-800-633-4227**). If you're deaf or hard of hearing, call TTY **1-877-486-2048**.

Contacting Us

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For nearly 90 years, we have helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

Visit our website

The most convenient way to conduct business with us is online at ***www.ssa.gov***. You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Start or complete your request for an original or replacement Social Security card.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement.*
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.

- Change your direct deposit information (Social Security beneficiaries only).
- Get a replacement SSA-1099/1042S.

Access to your personal *my* Social Security account may be limited for users outside the United States.

Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month**. We also offer many automated telephone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need to see, they must be original or copies that are certified by the issuing agency.

Notes

Notes

Securing today
and tomorrow

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