



How to Apply for Medicare Part B During Your Special Enrollment Period

At age 65, most people in the United States should enroll in Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). However, since Part B has a monthly premium that must be paid, some individuals sign up for Part A only and don't enroll in Part B at age 65, because they either:

- Are still working and are covered by an employer's group health plan; or
- Have a spouse who's working and have medical care coverage under their spouse's employer's group health plan.

Also, some individuals would like to continue to make contributions to a Health Savings Account (HSA), but upon enrolling in either Medicare, Social Security, or Railroad Retirement Board (RRB) benefits, they may incur a tax penalty from the Internal Revenue Service. In either case, a Special Enrollment Period (SEP) may be available to these individuals when it becomes necessary for them to start their Medicare coverage.

The SEP allows most beneficiaries who meet the conditions outlined above to enroll in Medicare without having to wait for the General Enrollment Period, and avoid having a gap in medical coverage and paying a penalty for late enrollment. There are limits, so we strongly advise you to contact the Centers for Medicare & Medicaid Services (CMS) for more information. The CMS contact information is on the next page of this fact sheet.

NOTE: Ask your benefits manager if you have group health plan coverage. People with group health coverage based on current employment may be able to delay Part A and Part B and won't have to pay a lifetime late enrollment penalty if they enroll later.

If your employer has fewer than 20 employees, Medicare generally pays first.

When can I enroll in my SEP?

You can use an SEP to enroll in Medicare Part B while you're still in a group health plan based on current employment. Also, if your employment ends or employer-provided medical coverage ends, you have eight months from that month (whichever comes first) to sign up for Medicare Part B without a delay in coverage and possible penalty.

NOTE: Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage, retiree health coverage, Veterans Affairs (VA) coverage, or individual health coverage (like through the Health Insurance Marketplace) don't count as coverage based on current employment.

You cannot enroll in Medicare using an SEP during your Initial Enrollment Period (IEP). Your IEP starts three months before the month you reach age 65 and ends three months after the month you turn 65. If you want to know more about enrollment periods, go online and read *Medicare* (Publication No. 05-10043) at www.socialsecurity.gov/pubs/EN-05-10043.pdf or talk to your personnel office.

When will my SEP start?

If you sign up while you're still in a group health plan, or during the first full month when you're no longer in the plan, or when the covered employee stops working (whichever happens first), your coverage will begin either:

- On the first day of the month you enroll; or
- By your choice, on the first day of any of the following three months.

If you enroll during any of the remaining seven months of the SEP, your coverage will begin on the first day of the following month.

NOTE: Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security/RRB benefits), but

no earlier than the first month you were eligible for Medicare. You can't contribute to your HSA once your Medicare coverage begins. To avoid a tax penalty, you should stop contributing to your HSA at least six months before you apply for Medicare.

NOTE: Some beneficiaries with higher incomes will pay a higher monthly Part B premium. For more information about the premium amount higher income individuals pay, read Medicare Premiums: Rules for Higher-Income Beneficiaries (Publication No. 05-10536) at www.socialsecurity.gov/pubs/en-05-10536.pdf online.

What happens if I don't enroll in Medicare Part B

If you don't enroll in Part B when you're first eligible, and you don't qualify for an SEP:

- You may have to pay a late enrollment penalty for as long as you have Part B;
- You most likely will have to pay all of the costs for doctors' services, outpatient care, medical supplies, and preventive services; and
- You won't be able to enroll until January 1 through March 31, and you'll have to wait until July 1 of that year before your coverage begins. This delay may cause a gap in health care coverage.

How to apply

If you did not sign up for Medicare at age 65 (perhaps because you have health coverage through an employer or a Health Savings Account):

- You can apply on our website, using our online Medicare application at www.socialsecurity.gov.

If you already have Medicare Part A:

- You cannot sign up for Medicare Part B online. Please call Social Security from 7 a.m. to 7 p.m., Monday through Friday at **1-800-772-1213** or at our TTY number,

1-800-325-0778, if you're deaf or hard of hearing.

- You may also visit your local Social Security office. You can locate your nearest office from our website at www.socialsecurity.gov/locator. Tell them you want to sign up for Medicare Part B only.

You'll also need to have the employer complete and submit a *Request for Employment Information (Form CMS-L564)*. **Include a note with the month and year you want Medicare Part B to start in the remarks section of the Application for Enrollment in Medicare - Part B (Form CMS-40B), if applicable.** You can locate your nearest office from our website at www.socialsecurity.gov/locator.

It is easy to complete and submit your application online. You can also submit the completed and signed forms CMS-40B and CMS-L564 by mail or in person to your local Social Security office. You'll receive a *Medicare & You Handbook* (Publication No. CMS-10050) that describes your Medicare benefits and plan choices.

For the latest information about Medicare, visit the CMS website at or call them at their toll-free number **1-800-MEDICARE (1-800-633-4227)** or at their TTY number, **1-877-486-2048**, if you're deaf or hard of hearing.

Contacting Social Security

The most convenient way to contact us from anywhere with any device is to visit www.socialsecurity.gov to get information and use basic services. We offer additional services when you create a secure online *my* Social Security account.

Call us toll-free at **1-800-772-1213** or at **1-800-325-0778** (TTY) if you're deaf or hard of hearing. We can answer your call from 7 a.m. to 7 p.m., weekdays. Or use our automated services via telephone, 24 hours a day. We look forward to serving you.



Securing today
and tomorrow

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