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- Are under age 65 and receiving social security disability insurance payments (SSDI)
- Have End Stage Renal Disease (ESRD) and are on dialysis
- Have Lou Gehrig's disease

Medicare

- **Original Medicare** offered by the federal government, includes Part A (covers hospital) and Part B (covers doctor visits, preventive services, outpatient care, durable medical equipment, ambulance).
- **Medicare Advantage (Part C)** offered by private insurance companies—combines Part A and Part B and usually Part D (prescription drug coverage), and has additional features and benefits.

Medicare

- Original Medicare only pays for about half of lifetime health expenses. It does not cover dental care, vision, prescription drugs, or nursing home care.
- Annual deductibles, co-pays, co-insurance and monthly premiums (for Parts B and D) apply.
- Medicare Supplement Insurance (Medigap) offered by private insurance companies, helps with out-of-pocket costs of Original Medicare.
- Part D includes drug coverage (may be part of Medicare Advantage Plans).

Medicare

- Enrollment is only automatic if you're collecting Social Security benefits by your 65th birthday. If you're not collecting Social Security benefits, you must enroll in Medicare.
- Enroll in Medicare through Social Security, either online (ssa.gov) or by phone (800-772-1213).
- To enroll in Medicare Part D to cover your prescription drugs, call 1-800-MEDICARE (1-800-633-4227), visit Medicare.gov or call the Part D plan directly.

Medicare

- Six months before you enroll in Medicare, stop making contributions to your HSA (Health Savings Account) that's connected to your employer's high deductible health plan—or you may pay a tax penalty.
- Once you enroll in Medicare, you can make withdrawals from your HSA at any time to pay for medical expenses.

Medicare

- Your initial enrollment period is a 7-month period: three months before your 65th birthday month, your birthday month, and three months after your birthday month.
- In most instances, unless you have insurance from your (or your spouse's) current job, you will pay a 10% premium penalty for delaying Part B when you become eligible for as long as you have Medicare.
- With a few exceptions, if you buy a Medigap policy within six months of enrolling in Part B, insurers cannot deny you coverage based on your health or pre-existing medical conditions. If you wait, you could be denied coverage or pay a higher premium.



