MEDICARE FAQ

Helping you Navigate Medicare with Confidence

Q: I'M TURNING 65 THIS YEAR AND I PLAN TO RETIRE. WHEN AM I ELIGIBLE TO ENROLL INTO MEDICARE?

A: Assuming you have met the work-related eligibility requirements, you may begin enrollment into Medicare 90 days in advance of the month you turn 65.

Q: CAN MY DEPENDENT SPOUSE BE ON MY MEDICARE PLAN?

A: Medicare does not have spousal or dependent coverage. Medicare is individual. If your spouse has reached age eligibility (65), then they can enroll in Medicare of their own accord 90 days in advance of the month they turn 65.

Q: CAN I KEEP MY EMPLOYER COVERAGE?

A: Maybe. If the employer group has 20 eligible employees or more, and you're going to continue to work, then yes it's an option. But there are many things to consider.

Q: DO I NEED TO ENROLL IN PART A AND PART B OF MEDICARE?

A: Part A is typically in place, and a paid-up benefit when you turn 65. Part B is not, unless you have enrolled in Social Security prior to age 65. If you have not filed to receive Social Security benefits, then you need to proactively enroll in Part “B” benefits and begin paying for them.

Q: CAN I JUST HAVE “ORIGINAL MEDICARE” A+B AS MY HEALTH INSURANCE AT RETIREMENT?

A: Yes. However, you will not have prescription coverage, and you will face unlimited exposure to those costs due to the gaps in Original Medicare.

Q: CAN I KEEP ALL MY SAME DOCTORS WHEN I’M ON MEDICARE?

A: You usually can. It’s important to be sure your doctor accepts Medicare. Some don’t.

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Q: DOES MEDICARE COVER ME IF I'M IN A NURSING HOME?

A: Yes, for up to 100 days, after a required three-day hospital stay.

Q: I AM ENTITLED TO RETIREE BENEFITS. DOES THAT MEAN I WON'T NEED MEDICARE?

A: No, a retiree plan will typically wrap around Medicare primary benefits.

Q: WHAT IS PART D?

A: Part D is the Prescription Drug plan Medicare introduced in 2006.

Q: WHAT HAPPENS IF I MISS MY DESIGNATED ENROLLMENT WINDOW INTO MEDICARE?

A: In addition to having a huge gap in coverage, you will likely face a penalty from Medicare. A Part B penalty can be 10% of your Part B premium for each 12-month period outside of Medicare, and up to 1% of the national average of a Part D plan for each month absent Part D.

Q: WHAT IS A PART C PLAN?

A: Part C is another name for Medicare Advantage. Also named MA, MSA, or MA-PD (when prescriptions are included).

Q: WHERE DO I GO TO GET SIGNED UP FOR MEDICARE?

A: Online at SSA.gov or in person at a local Social Security office.

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Q: WHAT IS CREDITABLE COVERAGE?

A: This is a Medicare term that establishes previous coverage being at least as good as Medicare's. Typically, is in play for Part "D" to avoid penalty.

Q: SHOULD I HAVE BOTH A MEDICARE ADVANTAGE PLAN AND A MEDICARE SUPPLEMENT PLAN?

A: no

Ready to Enroll?

Speak with a Licensed Medicare Benefits Advisor Today!

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