Frequently Asked Questions about Turning 65 and Medicare

Who is eligible for Medicare?

You are eligible for Medicare at age 65 and older, under the age 65 with certain disabilities, and at any age with End-Stage Renal Disease.

Do I need to sign up for Medicare?

If you are receiving Social Security Retirement Benefits, you will automatically be enrolled in Medicare. If not, you need to enroll at age-attainment (turning 65) or upon retirement.

How do I enroll in Medicare?

You may choose to enroll in Medicare through a variety means: going to your local Social Security Office to do so in person, online at ssa.gov, or by calling the Social Security Administration at 1-800-633-4227.

What are the timelines for enrolling in Medicare and when will my Medicare coverage be effective?

The best time to enroll is during your Initial Enrollment Period, which begins three months prior to turning age 65. By enrolling three months prior to turning age 65, you are allowing enough time for your enrollment to be processed and for you to enroll in any plan you may choose to enhance Medicare. Coverage begins the first day of the 65th birthday month for most enrollees.

Do I need coverage through Medicare if I have other insurance through an employer, a spouse’s employer, or a retiree association?

If you have active coverage through an employer or a spouse's employer, you may decide not to enroll in Medicare while that coverage is still effective. If you have coverage through a retiree association, you may be required to enroll in Medicare.
What do the letters A, B, C, and D mean in Medicare language?

- Part A: In-patient hospitalization
- Part B: Outpatient professional services
- Part C: Medicare Advantage Plans
- Part D: Prescription Drug Plan

Do I have to pay a premium for Medicare?

If you have worked the equivalent of 40 quarters or 10 years and paid into Medicare through payroll deductions, you will not have to pay a premium for Medicare Part A. If you do not qualify for premium-free Part A, you can purchase it. Everyone pays premiums for Part B. Depending on how you choose to enhance Medicare, additional premiums could apply for Parts C and D.

How does enrolling in Medicare affect my Health Savings Account?

If you are enrolled in any part of Medicare, neither you nor your employer can continue to contribute to a Health Savings Account. You will be able to continue to utilize any funds that have accrued prior to your Medicare enrollment for qualified medical expenses.

We hope this information has been helpful to you. For more information, please contact Member Care Services.

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