

Howard County SHIP

Frequently Asked Questions

1. I'm turning 65 soon, still working, and I have insurance through my work. Do I need to sign up for Medicare?

If you or your spouse (or family member if you have a disability) is still working and you have health insurance through that employer or union, contact your employer or benefits administrator to find out how your coverage works with Medicare. It may be to your advantage to delay Part B enrollment. Once your Part B coverage begins, so does your Medigap Open Enrollment Period (see question 6 below for more information about Medigaps).

NOTE: Coverage based on current employment **does not** include COBRA, retiree coverage, VA coverage or individual health insurance purchased on the Health Insurance Marketplace.

Contact the SHIP office if you have any further questions about signing up for Medicare while you have employment-based insurance. However, contact your employer to discuss how your current coverage is affected if you do sign up for Part B while still working.

2. How do I enroll in Medicare Part B when I am about to retire or lose my employer-based health insurance?

After your Initial Enrollment Period to enroll in Medicare Part B is over, you may have a chance to sign up for Part B during a Special Enrollment Period (SEP) if you or your spouse (or a family member, if you have a disability) is currently employed and you have group health plan coverage from that employment. You can sign up any time while you're still covered by the employer's group health plan or during the 8-month period that begins the month after the employment ends or the coverage ends, whichever comes first.

Usually you won't pay a late enrollment penalty if you sign up during a SEP. This SEP doesn't apply to people eligible for Medicare based on End-Stage Renal Disease or if you're still in your Initial Enrollment Period.

The Social Security Administration requires two forms to be completed and processed to facilitate the Special Enrollment. See : <https://www.medicare.gov/basics/forms-publications-mailings/forms/enrollment>, the second bullet under the middle section titled "Enrollment Forms," to download the forms CMS-L564 and CMS-40B. Follow the instructions on the forms, keep a copy of the completed forms for yourself and mail the originals to the local Social Security office. (Note that the form CMS-L564 should be completed in part by your employer and returned to you.) In light of the fact that the local Columbia office is currently closed, call the Social Security Administration at 1-800-772-1213 for the address to mail the forms.

NOTE: During COVID-19, CMS added an [online enrollment option](#) for Medicare beneficiaries who already have Medicare Part A and are eligible to enroll in Medicare Part B through this Special Enrollment Period. Use this option to submit your enrollment request online.

Once Social Security receives and processes your Medicare enrollment, you will receive a new Medicare card. Feel free to contact SHIP if you want to discuss how to get your Medicare coverage (Original Medicare with a Part D drug plan and a Medigap plan or Medicare Advantage Plan with Prescription Drug coverage).

Howard County SHIP

Frequently Asked Questions

3. I'm a Federal employee/retiree. Should I sign up for Medicare Part B?

Federal Employee Health Benefit (FEHB) plans cover current and retired government employees. They are administered by the Officer of Personnel Management (OPM). If you are covered by FEHB because you or your spouse are currently working for the Federal government, FEHB pays first. You will have a Special Enrollment Period (SEP) to enroll in Part B when the employment is ending, as discussed above.

If you are entitled to FEHB retiree insurance based on your or your spouse's previous employment, you do not have an SEP. When you become Medicare eligible, you need to decide whether to enroll in Medicare. Some things to consider: your health insurance needs; the cost of the Part B premium in addition to your FEHB premium; if you enroll in Part B then Medicare pays first and FEHB is secondary; and delaying Medicare Part B enrollment may result in a premium penalty.

4. Should I make an appointment to sign up for Medicare?

Enrollment in Medicare is done through the Social Security Administration's website or by contacting a Social Security representative. The SHIP office cannot facilitate Medicare enrollment. You can call Social Security at 1-800-772-1213 or go to <https://www.ssa.gov/benefits/medicare/>.

5. My Medigap premium has increased quite a bit. Can I switch to a different plan?

The best time to buy a Medigap policy is when you're first eligible during your Medigap Open Enrollment Period. This period lasts for 6 months and begins on the first day of the month in which you're both 65 or older and enrolled in Medicare Part B, or under age 65 and first enrolled in Part B because you receive Social Security due to a disability. During this period insurance companies can't use medical underwriting to determine your policy's premium or refuse to sell you any policy they offer.

After your Medigap Open Enrollment Period has ended, you can shop for a Medigap plan at any time but be aware that insurance companies can use medical underwriting to charge you more for a Medigap policy than they charge someone with no health problems, refuse to sell you any Medigap policy offered or make you wait for coverage to start.

Refer to "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare" at <https://www.medicare.gov/publications/02110-medigap-guide-health-insurance.pdf> for more information about Medigap policies and "Monthly Premiums for Medicare Supplement Policies" from the Maryland Insurance Administration for Medigap premium information in Maryland at <https://insurance.maryland.gov/Consumer/Documents/publications/Medicare-Supplement-Rate-Guide.pdf>.

6. I want to appeal a Medicare denial.

If Medicare denies payment for a service you received, you can appeal it. For additional information go to <https://www.medicare.gov/claims-appeals/how-do-i-file-an-appeal>. It is important to remember that Medicare appeals are time limited so make sure you take action right away. If you have questions you can contact the SHIP office at (410) 313-7392.

Howard County SHIP Frequently Asked Questions

7. I need help paying for my Medicare prescription drug costs.

If you have limited income and resources, you may qualify for help to pay for some prescription drug costs. If you have an annual income of less than \$43,740 (individual) or \$59,160 (couple), contact the SHIP office. The Maryland Senior Prescription Drug Assistance Program (SPDAP) and the Federal Extra Help program can help lower your Medicare drug costs.

8. What changes can I make to my Medicare coverage during Open Enrollment?

From October 15th to December 7th each year, you can change your Medicare health or prescription drug coverage for the following year. During the Open Enrollment Period, anyone with Medicare can join, switch, or drop a Medicare drug plan or Medicare Advantage Plan. Your changes will take effect on January 1 of the following year.

Note that this Open Enrollment Period does not apply to Medigap plans, as discussed in question #5 above.

9. What changes can I make outside of the Open Enrollment period?

If you're enrolled in a Medicare Advantage Plan, you can join, switch or drop a plan during the Medicare Advantage Open Enrollment Period which occurs every year from January 1 to March 31.

If you're enrolled in a Medicare Prescription Drug Plan and you have Extra Help or SPDAP, you can make changes to how you get your Medicare coverage at other times of the year.

Contact the SHIP office for more information about changing how you get your Medicare coverage outside of Open Enrollment.

10. My doctor just prescribed a new prescription that is not covered by my Medicare drug plan. What should I do?

You or your prescriber can contact your plan to ask for an exception so the plan will cover your new prescription. Your prescriber will need to give a supporting statement to your plan explaining why you need the drug. For more information, see <https://www.medicare.gov/medicare-prescription-drug-coverage-appeals>.

Alternatively, you can always talk to your prescriber about other drugs or comparable drugs that may be an option.

Need help with additional questions?
Call Howard County SHIP at 410-313-7392

