



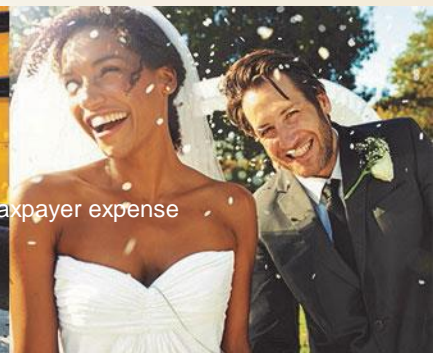
Social Security Retirement, Part 2 - Medicare A/B Enrollment



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Disclaimer

- The information provided was accurate as of May 2024.
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Note: Please do not share any personal information, such as dates of birth or Social Security numbers, about yourself or others during the event



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Agenda

- Contacting SSA
- Medicare A & B Eligibility
- Medicare A & B Enrollment Periods
- Part B and IRMAA
- Extra Help
- Open Q & A



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Getting Help From Social Security

- Local offices are open M-F 9am-4pm. www.ssa.gov/locator
- The best way to get help from SSA is online at www.ssa.gov.
- If you are unable to use our website, call our national number @ 1-800-772-1213 M-F 8am -7pm to schedule a telephone interview with your local office.



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mySocialSecurity: #1 Planning Tool



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

Search SSA.gov



Español

Account

Create your personal *my* Social Security account today

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account

Sign In

[Finish Setting Up Your Account](#)



ssa.gov/myaccount



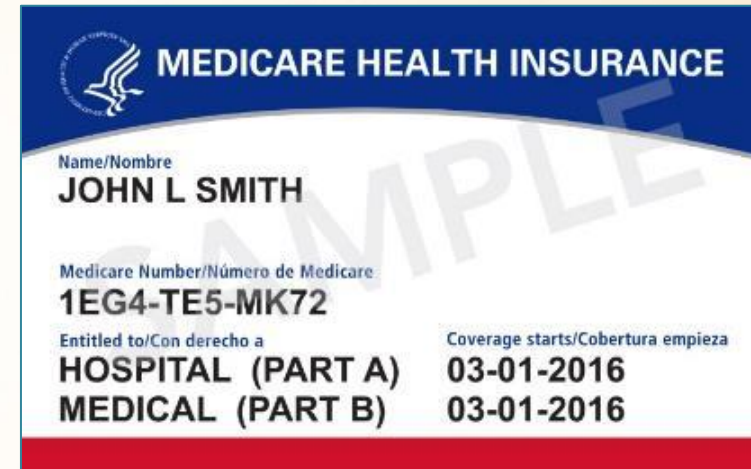
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Social Security and Medicare

- Social Security is the gateway into Medicare-enrollment into Parts A & B are completed with SSA.
- Centers for Medicare & Medicaid Services (CMS) administers Medicare.
- Refer to www.medicare.gov or 1-800-Medicare for questions about coverage, billing, etc.



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Age 65

ALS

Medicare A/B Eligibility

Federal Health Insurance
administered by Centers for
Medicare & Medicaid Services (CMS)

After 24
months of
SSDI

Kidney
failure



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Qualifying for Medicare A/B = Based on FICA Credits

- Most employers collect the Federal Insurance Contributions Act FICA payroll tax = 15.30% of your gross wages, you and your employer each pay 7.65 percent.
 - 6.2% for Social Security (Retirement, Spouse, Survivor, Disability Insurance)
 - 1.45% for Medicare.
- Almost all employers collect the Medicare portion of the FICA (ie-OPERS, STRS, et al) – so nearly all Americans are eligible for Medicare A/B.
- Even if you don't have enough work to qualify for any Social Security or Medicare, you may be able to get Medicare A/B from a qualifying spouse or ex-spouse (age 62+ or deceased). See www.ssa.gov/planners/retire/yourspouse.html .



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Social Security Enrolls You Original Medicare

Part A - Hospital Insurance

- Covers most inpatient hospital expenses, skilled nursing care, hospice care.
- No monthly premium for anyone with 40 Medicare credits.
- Enrollment in Part A is mandatory once you are on benefits and age 65+.
- Part A coverage goes back 6 months retroactively, no earlier than age 65.

Part B - Medical Insurance

- 2024 standard monthly premium \$174.70*.
- Covers doctor bills, home health care, preventative services.
- Premium is deducted from benefit.
- Not on benefits? Premium billed quarterly from CMS, or sign up for bank account debit through Medicare Easy Pay at www.medicare.gov.

**Higher income beneficiaries may pay more.*



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Other Parts of Medicare

- **Part A** = Hospital Insurance
 - **Part B** = Medical Insurance
- } aka Original Medicare

You must have Parts A and B to have other Medicare market options which are run by private insurance companies to supplement Medicare A & B costs:

- **Part C** = Medicare Advantage Plans
- **Part D** = Prescription Drug Plans
- **Supplemental (Medigap) Policies**



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Ohio Senior Health Insurance Information Program



OSHIIP
Answers to your
Medicare questions



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

- OSHIIP answers questions about:
 - Medicare prescription drug plans
 - Original Medicare
 - Medicare Supplemental Insurance
 - Part D Extra Help
 - Medicare Advantage
- Talk to Medicare Experts @ 800-686-1578
- Attend a **FREE** Medicare Webinar @ [Medicare Counseling and Webinars | Department of Insurance \(ohio.gov\)](#)
- Schedule **FREE** Virtual Medicare Appointments @ [OSHIIP Medicare Counseling \(office365.com\)](#)

www.insurance.ohio.gov



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A/B Enrollment Periods



Automatic Enrollment

Anyone already receiving a Social Security benefit prior to age 65 is automatically enrolled in Medicare A & B at age 65.

Initial Enrollment Period

Begins 3 months before your 65th birthday and ends 3 months after that birthday. Apply online at www.ssa.gov/medicareonly or by phone.

Medicare A/B Enrollment Periods

General Enrollment Period

Open enrollment Jan. 1 – March 31 of each year. A penalty is normally assessed. More at www.ssa.gov/medicare.

Special Enrollment Period

If you are 65 or older **and** covered under a group health plan based on your – or your spouse's – current work. Enroll at www.ssa.gov/Medicare-PartB-SEP.



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Some People Get Medicare Automatically at 65

- If you're already getting benefits from Social Security, you'll be enrolled in both Part A and Part B starting the first day of the month you turn 65.
- If your birthday is on the first day of the month, Part A and B start the first day of the prior month.
- The Welcome to Medicare packet with the Medicare Card arrives about 8 weeks before your 65th birthday, see www.medicare.gov/basics/forms-publications-mailings/mailings/signing-up/get-ready-for-medicare-package .
- Medicare Part B is voluntary, and you must pay a premium for the coverage- you can decline but **use caution** as you can only delay without a penalty if you have a special enrollment period.



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Age 65 Initial Enrollment Period (IEP)

- **Not receiving Social Security benefit at age 65:** If you are covered under retiree insurance (ie. Tricare), COBRA, ACA, or are uninsured –you must apply for Medicare A/B during your Initial Enrollment Period (IEP).
- **How to Apply:** Enroll online for A and/or B up to 3 months ahead at www.ssa.gov/medicareonly or call SSA 1-800-772-1213 8am to 7pm for an appointment.

If you enroll in this month of your initial enrollment period:	Then your Part B Medicare coverage starts:
One to three months before you reach age 65	The month you reach age 65
The month you reach age 65 and remaining 3 months after	One month after the month you apply

- You can file for just **Free Part A at 65**, it is secondary to employer insurance. But CAUTION for those who have HSA/HDHP work insurance, Free A will stop HSA contributions. More at IRS pub 969 www.irs.gov.



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Special Enrollment Period (SEP)

- If you have medical insurance coverage under a group health plan based on your or your spouse's current employment, you have an SEP for Part B.
- The SEP allows you to delay enrolling into Part B without having to wait for a GEP and paying the penalty for late enrollment.
- Enroll in Part B without a penalty in the SEP:
 - Anytime you want to change from active work coverage to Medicare, OR
 - In the 8-month period after your group health plan coverage or the employment ends.
 - No need to contact SSA to tell us you want to delay enrollment into Medicare.



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SEP Enrollment

If you already enrolled in Part A: Simply submit your completed enrollment forms via upload or fax @ www.ssa.gov/medicare/sign-up or drop forms off at a local office.

If you need to enroll in both Parts A & B: Complete your application for Medicare @ www.ssa.gov/medicare/sign-up , AND submit your enrollment forms to verify your employer health coverage since turning 65.

Download the forms @ www.ssa.gov/forms.

1. CMS L-564 – proof of employer coverage, and
2. CMS -40B – state in remarks what month you want Part B to begin.

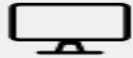
Option: Call 1-800-772-1213 to schedule a telephone interview to apply



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Enroll in Medicare @ www.ssa.gov/medicare/sign-up

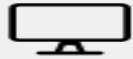


Sign up for Medicare

If you're 65 or older, you can enroll online for Parts A and B, or Part A only. You can delay Part B if you're already covered through an employer group health plan.

The application is for retirement benefits and Medicare, or Medicare only.

[Apply online](#)



Sign up for Part B only

If you've previously declined or never signed up for Part B, you can sign up for Part B only.

[Get started](#)



**Submit
Part B
enrollment
forms
online!**

Sign up for other parts of Medicare

[Review and sign up for Medicare Advantage and drug plans](#) on Medicare.gov.

Sign up if you have end-stage renal disease (ESRD)

You can get Medicare if you have ESRD. Call [800-772-1213](tel:800-772-1213) and tell the representative you want to apply for Medicare because you have ESRD.

Other ways to complete this task

Call us

Available in most U.S. time zones Monday – Friday 8 a.m. – 7 p.m. in English and other languages

Call [+1 800-772-1213](tel:+1800-772-1213)

Tell the representative you want to sign up for Medicare Parts A and B, or Part A only.

Call TTY [+1 800-325-0778](tel:+1800-325-0778) if you're deaf or hard of hearing.



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The General Enrollment Period

- If you choose NOT to enroll in Part B during your Initial Enrollment Period (IEP), you can enroll during a General Enrollment Period (GEP), but your coverage could be delayed, and you may have to pay a higher monthly premium:
 - The GEP sign up is Jan 1 – Mar 31st each year.
 - Your monthly premium will go up 10% for each 12-month period you were eligible for Part B but didn't sign up for it.
- Again: you do not have to wait to enroll during the GEP and face penalties if you qualify for a Special Enrollment Period.



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[SocialSecurity.gov](https://www.SocialSecurity.gov)

Apply for Medicare @ www.ssa.gov

Securing your **today** and **tomorrow**



Prepare

Check eligibility for benefits

Plan for retirement



Apply

Apply for benefits

Sign up for Medicare

After you apply

Check application or appeal status

Appeal a decision we made



Sign up for Medicare

If you're 65 or older, you can enroll online for Parts A and B, or Part A only. You can delay Part B if you're already covered through an employer group health plan.

The application is for retirement benefits and Medicare, or Medicare only.

[Apply online](#)



Sign up for Part B only

If you've previously declined or never signed up for Part B, you can sign up for Part B only.

[Get started](#)

Option: Call 1-800-772-1213 to schedule an appointment.



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The Medicare Card

- After enrollment, the Medicare card is mailed and will have the Medicare Beneficiary Identifier (MBI) on it.
- You can request a replacement online via your **mySocialSecurity** account at www.ssa.gov/myaccount or a printable version using a myMedicare account www.medicare.gov.
- Note: you can find the MBI in the “Benefit Verification Letter” of the **mySocialSecurity** account.
- Even if using a Medicare Advantage Plan card, keep your original Medicare card with MBI and enrollment dates in a safe place.



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Higher Income= Higher Medicare Premiums

- In 2024, the standard Medicare Part B monthly premium= \$174.70/mo.
- **If you have higher income, you'll pay an additional premium amount for Medicare Part B and/or D called income-related monthly adjustment amount (IRMAA).**
- To decide IRMAA, we ask the IRS about your modified adjusted gross income (MAGI) from your most recent tax return (usually from two years ago). Your premium is recalculated annually.
- MAGI level for 2024 = 103K individual, 206K couple. Tax filing status is material.

www.medicare.gov/your-medicare-costs



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Medicare IRMAA for 2024

If you're single and file an individual tax return, or married and file a joint tax return:

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$103,000 or less Married couples with a MAGI of \$206,000 or less	2024 standard premium = \$174.70	Your plan premium + \$0
Individuals with a MAGI above \$103,000 up to \$129,000 Married couples with a MAGI above \$206,000 up to \$258,000	Standard premium + \$69.90	Your plan premium + \$12.90
Individuals with a MAGI above \$129,000 up to \$161,000 Married couples with a MAGI above \$258,000 up to \$322,000	Standard premium + \$174.70	Your plan premium + \$33.30
Individuals with a MAGI above \$161,000 up to \$193,000 Married couples with a MAGI above \$322,000 up to \$386,000	Standard premium + \$279.50	Your plan premium + \$53.80
Individuals with a MAGI above \$193,000 up to \$500,000 Married couples with a MAGI above \$386,000 up to \$750,000	Standard premium + \$384.30	Your plan premium + \$74.20
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$419.30	Your plan premium + \$81.00



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Request to Lower Medicare B/D Premiums

Plan for Medicare

Sign up for Medicare

Request to lower IRMAA

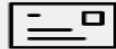
Apply for Part D Extra Help

Manage Medicare benefits

Request to lower an Income-Related Monthly Adjustment Amount (IRMAA)

If you've had a life-changing event that reduced your household income, you can ask to lower the additional amount you'll pay for Medicare Part B and Part D.

Life-changing events include marriage, divorce, the death of a spouse, loss of income, and an employer settlement payment.



Fax or mail your request

Fill out the [Medicare Income-Related Monthly Adjustment Amount-Life-changing Event \(SSA-44\) \(PDF\)](#) form. Fax or mail your completed form and evidence to a Social Security office.

[Find a local office](#)

Amended income tax returns

Call [+1 800-772-1213](tel:+18007721213) and tell the representative you want to lower your Medicare Income-Related Monthly Adjustment Amount (IRMAA) if you had an amended income tax return.

<https://www.ssa.gov/medicare/lower-irmaa>



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New IRMAA Determination: SSA-44

Form SSA-44 (12-2018)

Page 2 of 8

STEP 1: Type of Life-Changing Event

Check **ONE** life-changing event and fill in the date that the event occurred (mm/dd/yyyy). If you had more than one life-changing event, please call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

- | | |
|---|--|
| <input type="checkbox"/> Marriage | <input type="checkbox"/> Work Reduction |
| <input type="checkbox"/> Divorce/Annulment | <input type="checkbox"/> Loss of Income-Producing Property |
| <input type="checkbox"/> Death of Your Spouse | <input type="checkbox"/> Loss of Pension Income |
| <input type="checkbox"/> Work Stoppage | <input type="checkbox"/> Employer Settlement Payment |

Date of life-changing event:
mm/dd/yyyy

- You may request a new decision once you receive the IRMAA notice.
- In order for SSA to make a new determination on IRMAA, you must have BOTH updated tax information **AND** a life changing event.
- Get the SSA-44 @ www.ssa.gov/forms.
- Fax or mail the SSA-44 to the local office www.ssa.gov/locator.



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Medicare Savings Plans

If you can't afford to pay your Medicare Part B premiums and other medical costs, you may be able to get help from your state.

- AKA Medicare Premium Assistance, Medicare Buy-In, QMB/SLMB/Q1.
- Help with Medicare premiums, deductibles and coinsurance.
- To qualify, you must have Medicare Part A and have limited income and resources.
- Ohio Job and Family Services determines Medicaid and MSP in Ohio, not Social Security.

[Medicare.gov/medicare-savings-programs](https://www.medicare.gov/medicare-savings-programs)



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Extra Help with Medicare Prescription Drug Plan Costs

- Medicare beneficiaries may qualify for Extra Help with Medicare prescription drug plan costs
- Needs-based program for people with limited income and resources
- Extra Help may be worth an estimated \$5,300 per year.
- **New** in 2024: No more “Partial Extra Help Levels” – full premium coverage and \$0 deductible for anyone under 150% of FPL.



ssa.gov/extrahelp



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Get started with Medicare

Medicare is health insurance for people 65 or older. You're first eligible to sign up for Medicare 3 months before you turn 65. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

Follow these steps to learn about Medicare, how to sign up, and your coverage options. Learn about it at your own pace.



Step 1

Medicare basics

Start here. Learn the parts of Medicare, how it works, and what it costs.

Parts of Medicare

General Costs

How Medicare Works

Working Past 65

Step 2

Prepare to sign up

First, you'll sign up for Parts A and B. Find out when and how to sign up, and when coverage starts.

When to Sign Up

How to Sign Up

When Coverage Starts

Ready to Sign Up

Step 3

Get more coverage

Then, review your options for more coverage, when and how to get it, and browse plans.

Coverage Options

Joining a Plan

Buying a Medigap Policy

Find Plans

Step 4

Using Medicare

When you're ready, find out how to get services and ways we can help you.

Your Medicare Card

How to Get Services

5 Tips for Using Medicare

Helpful Tools



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mySocialSecurity: Manage Your Benefits



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A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

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Questions?

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Note: To protect your privacy, please do not type any personal identifiable information, such as dates of birth or Social Security numbers, or display such information on your device.



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