

Medicare Questions and Resources

Important Questions to Ask During Your Medicare Initial Enrollment Period

- Do I want to enroll in Original Medicare (Parts A and/or B) or choose a Medicare Advantage (Part C) plan instead?
- If I choose Original Medicare, do I want to enroll in Part B (physician services, ambulance, etc.) and/or Part D (prescription drug coverage)? (Late enrollment penalties apply if you do not enroll when you are initially eligible)
- If I choose Original Medicare, do I want to purchase a Medicare Supplement (Medigap) plan?
- If I choose a Medicare Advantage plan, what benefits are included and what procedures do I need to follow to access benefits, including benefits for Christian Science nursing care in a religious nonmedical health care institution (RNHCI)?

How to sign up for Medicare:

Parts A and B

- Apply online at Social Security (<https://www.ssa.gov/medicare/>)
- Visit your local Social Security office
- Call Social Security at 1-800-772-1213
- If you worked for a railroad, call 1-877-772-5772

Medicare Advantage (Part C) or prescription drug (Part D) plans

- You must enroll with the company that offers the plan or online at <https://www.medicare.gov/find-a-plan/questions/home.aspx>

Important Deadlines

- **Initial Enrollment Period:** Begins 3 months and ends 3 months after your 65th birthday (special rules apply if you continue working)
- **Annual Election Period:** (for people already enrolled in Medicare to change their benefits): October 15 – December 7
- **General Enrollment Period:** (for people who missed their Initial Enrollment Period but want to sign up for Medicare): January 1 – March 31
- **Special Enrollment Period:** applies if you have employer coverage or other special circumstances.
- **Medicare Advantage Open Enrollment Period:** (to change Medicare Advantage plans or switch back to Original Medicare from a Medicare Advantage plan) January 1 – March 31

Getting Help

- **State Health Insurance Assistance Programs (free counseling for Medicare beneficiaries):** <https://www.shiptacenter.org/>
- **Original Medicare (Parts A and B):** <http://www.medicare.gov> or 1-800-MEDICARE
- **Social Security Administration** (for questions about Medicare entitlement and enrollment): www.socialsecurity.gov or 800-772-1213,.
- **Medicare Advantage (Part C) or Prescription Drug (Part D) plans:** Refer to your plan materials for contact information.

REMEMBER TO KEEP ALL CURRENT INFORMATION ABOUT YOUR HEALTH CHOICES AND HEALTH PLAN COVERAGE IN ONE PLACE AND TELL YOUR LOVED ONES WHERE TO FIND IT!