



a Point32Health company

# Understanding Medicare

Presenter: Kristen Cooney

[Kristen.Cooney@point32health.org](mailto:Kristen.Cooney@point32health.org)

or

617-301-0232



# What You Will Learn Today?

When do you need Medicare?

How can you enroll in Medicare?

What does Medicare cover?

What other options are available in addition to Medicare?

# When do you need Medicare to start?

- If you are Retiring at 65
- If you are turning 65 and have no insurance
- Under 65 and permanently out of work due to a disability
- If you are already collecting Social Security

## WHEN

*Initial enrollment:*

A 7-month window around your 65<sup>th</sup> birthday:

**3 Months before**



**65<sup>th</sup> Birthday Month**



**3 Months after**

*Coverage begins based on month you sign up. If still working or covered by a spouse's plan, you may be able to defer signing up during this period (no Part B penalty will apply)*

## HOW

You will be automatically enrolled in Medicare A and B if:

- You are already receiving Social Security or Railroad Retirement Board
- Are under 65 and disabled
- Have ALS (Amyotrophic Lateral Sclerosis)

*You will generally receive your Medicare card up to three month prior to the start date.*

If you are not automatically enrolled, you will need to contact Social Security

- 1-800-722-1213
- [www.socialsecurity.gov](http://www.socialsecurity.gov)
- Go to your local SS office

# When do you need Medicare to start?

- If you are working past the age of 65 and have Group insurance
- Covered by a spouse
- Not collecting Social security

## WHEN

### *Special Enrollment:*

Times you can enroll outside of the initial Enrollment period (turning 65)

**Month your/spouse's Employer/ Group coverage ends**



**3 months before to 8 months after**

*This is the most common scenario. (You have 8 months to enroll after the month your employer/ spouse coverage ends, or your employment ends, whichever comes first, without incurring a Part B penalty.)*

## HOW

- You must provide proof of coverage through your or spouse's current employer (Form CMS-L564)
- Fill out the Medicare Part B form (Form CMS-40B)
- Either mail the completed forms to your local SS office, upload on line or apply in person

# When do you need Medicare to start?

- If you were not automatically enrolled in Medicare
- Missed the initial and Special Enrollment periods

- If you missed the Initial, and missed/not qualified for Special, you need to wait for General Enrollment

- Jan. 1 - March 31



- Coverage begins the first of the following month

- *May be subject to a penalty. 10% Penalty on your Part B Premium for each 12-month period you did not enroll in Part B. Paid for life.*

# What does Medicare cover?

## Original Medicare

A federal government program for those over 65 and those under 65 with special needs

### HOSPITAL (Part A)

Premium \$0 for most people

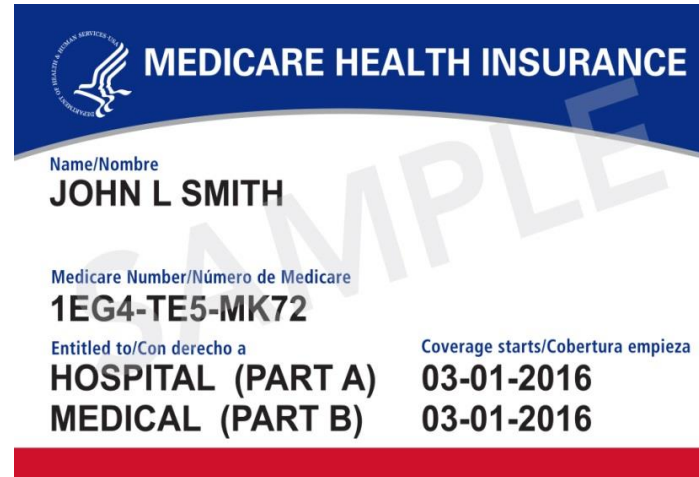
Part A Hospital Deductible:  
\$1,676

### MEDICAL (Part B)

Premium: \$185.00 to \$628.90 per  
month (depending on income)  
2025

Annual Part B Deductible:  
\$257

80%/20% cost sharing on  
Medicare-approved  
services



See any Medicare  
provider

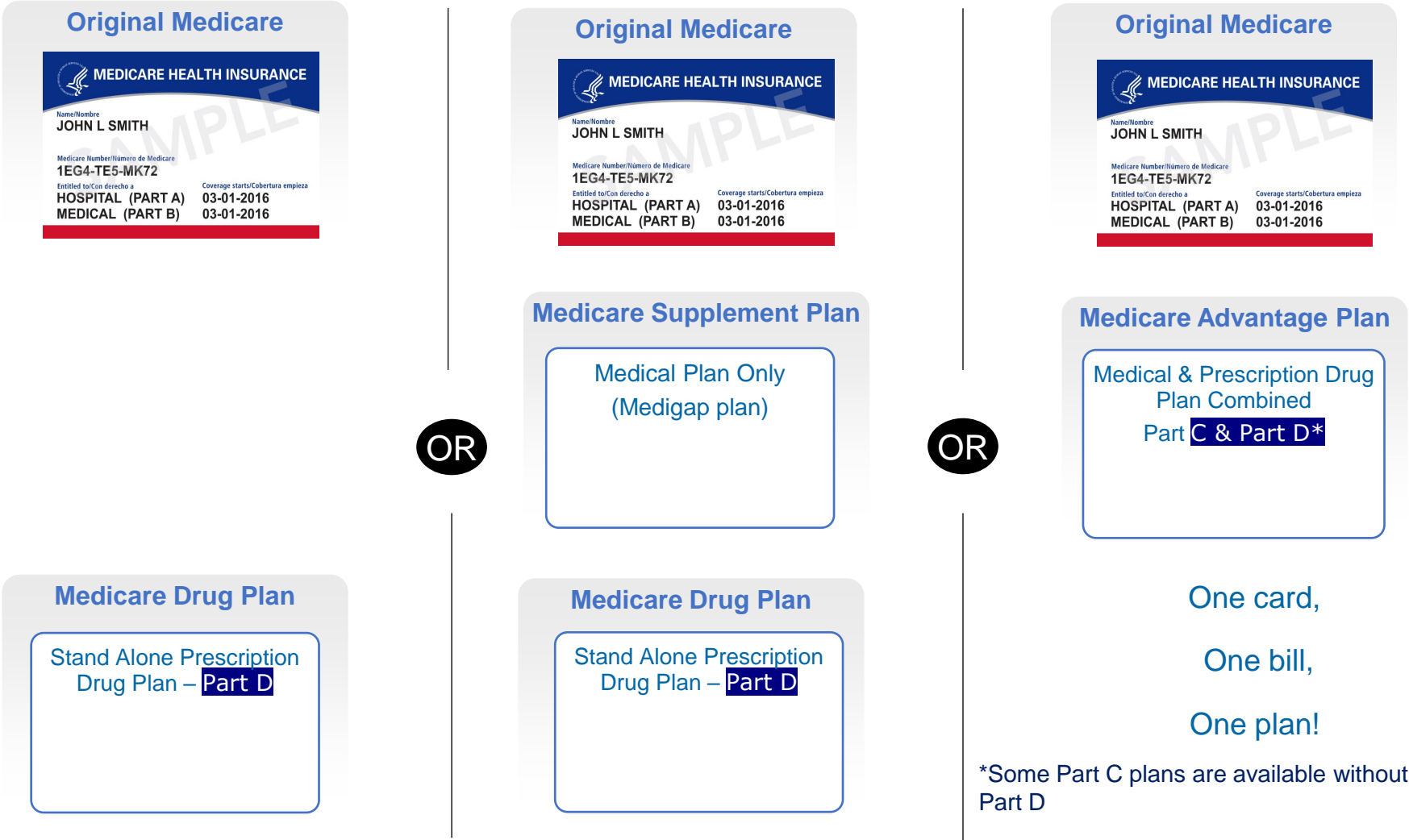
No referrals

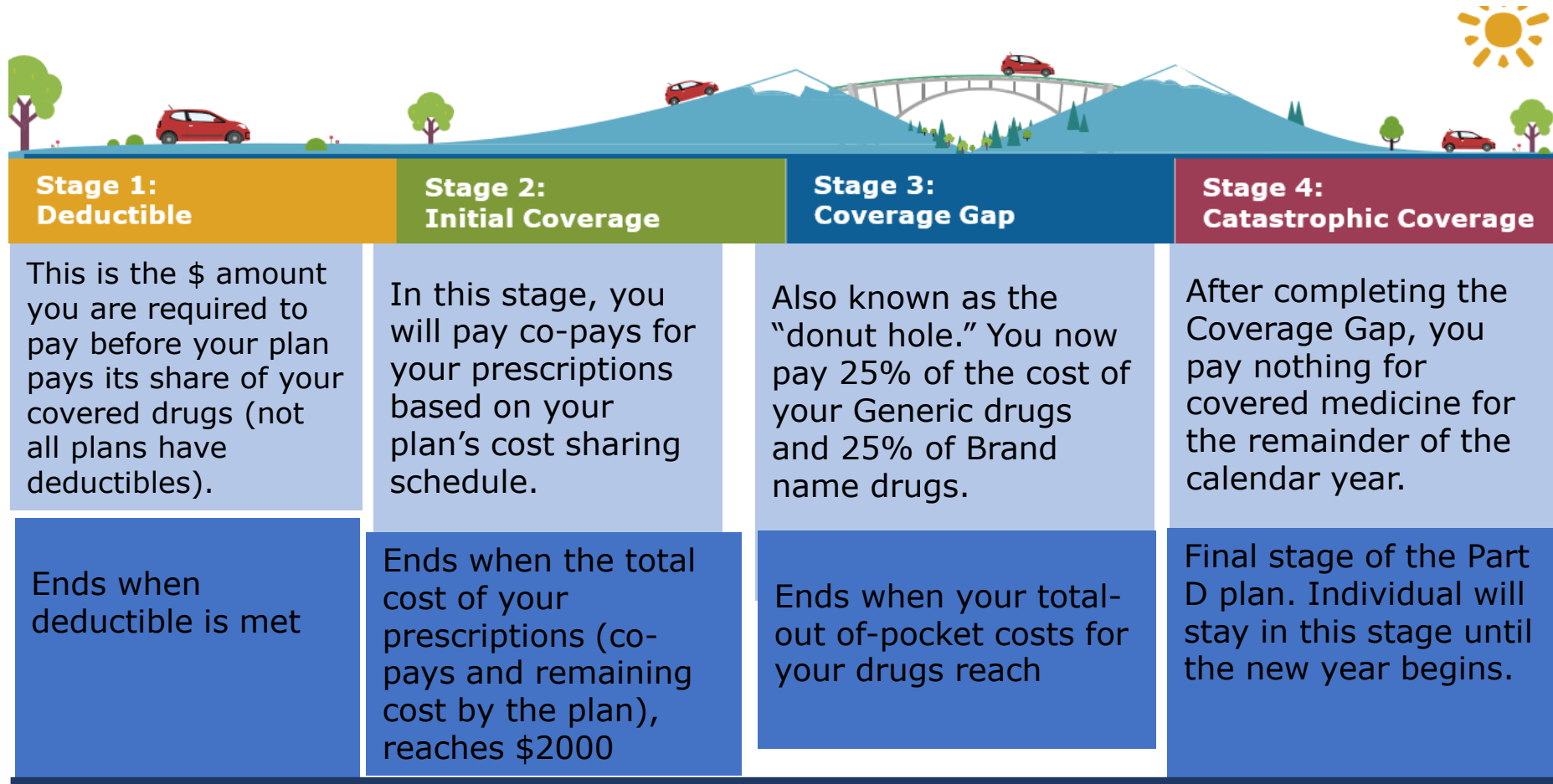
No annual out-of-  
pocket maximum

No out-of-country  
coverage

No Part D prescription  
drug coverage

# Options with Original Medicare

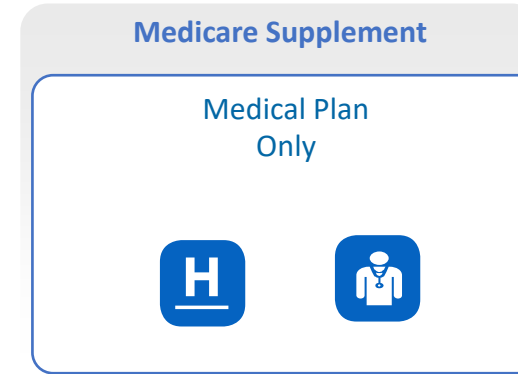
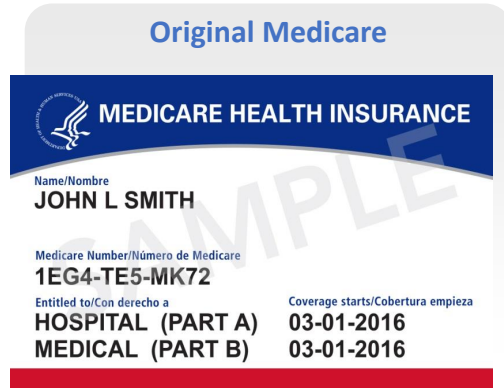




- **Penalty\*:** Not enrolling in Part D when you are first eligible, or going 63 days or more without continuous Part D or equivalent drug coverage, MAY result in a late enrollment penalty which would be added to your Part D premium when you do enroll.
- *If you are still working, and have equivalent drug coverage through your employer or a spouse, you will not be subject to a penalty.*



# Medicare Supplement (Medigap) Plans



## Medicare Supplement Plan Features

- Must have Parts A and B to enroll.
- Medicare is your primary insurer.
- Cover the out-of-pocket costs of Medicare-covered services.
- Accepted anywhere Medicare is accepted.
- Does **NOT** include Part D prescription drug coverage.

## Enrollment

- Can enroll anytime

# Part C Medicare Advantage plans

## Medicare Advantage Plan Features

- Must have Parts A and B to enroll.
- Medicare Advantage plan becomes your primary insurer.
- Medicare Advantage plans can be HMOs, PPOs and Special Needs Plans (SNPs) such as Senior Care Options plans (SCO).
- All services Parts A and B provide as well as additional benefits and features not covered by Medicare, physicals, vision and hearing.

### Initial Enrollment – Turning 65

A 7-month window around  
your 65<sup>th</sup> birthday:

**3 months before**



**65<sup>th</sup> Birthday Month**



**3 months after**

*Coverage begins based on month  
you sign up.*

### Initial Enrollment – Over 65

A 3-month window before Part B  
effective date:

**Over 65, Entitled to Part  
A, enrolling in Part B**



**3 months before  
Part B effective  
date**

*Coverage begins based on  
effective month of Part B.*

# Other times you can enroll in an Advantage plan

## Choosing a New Plan

Annual Election Period (AEP)

October 15 - December 7

**October 15**



**December 7**

## Choosing a New Plan

Special Election Period (SEP)

Special circumstances that allow enrollment outside of Annual Election Period\*

- Moving into a new area
- Losing/gaining Medicaid/Extra Help
- Qualifying for Prescription Advantage
- Enrolling into a 5-Star plan

*\*Others may apply. Coverage begins on the first of month after enrollment.*

# Additional Resources

## National Resources

- Medicare (CMS):  
[www.medicare.gov](http://www.medicare.gov)      1-800-633-4227      TTY: 1-877-486-2048
- Social Security:  
[www.socialsecurity.gov](http://www.socialsecurity.gov)      1-800-772-1213

## Massachusetts

- Shine (Serving the Health Information Needs for Everybody):  
[www.800ageinfo.com](http://www.800ageinfo.com)      1-800-243-4636, press 3
- Prescription Advantage, State Part D prescription drug assistance program:
  - 1-800-243-4636, press 2
- MassHealth:  
[www.mass.gov/masshealth](http://www.mass.gov/masshealth)      1-800-841-2900



a Point32Health company

# Questions

Kristen Cooney

[Kristen.Cooney@point32health.org](mailto:Kristen.Cooney@point32health.org)

617-301-0232

