

Instructions for Applying for Medicare



Medicare is health insurance for people 65 or older. You are 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).

Medicare Part A (Hospital Insurance): helps cover inpatient care in hospitals, skilled nursing facilities, hospice care and home health care.

Medicare Part B (Medical Insurance): helps cover services from doctors and other health care providers, outpatient care, home health care, durable medical equipment (like wheelchairs, walkers, and other equipment) and many preventive services such as screenings, shots or vaccines, and annual wellness visits.

Steps to transition to Medicare:

Step 1a: If you are turning 65, but still an active employee, you must contact Social Security (either in person or online at www.ssa.gov) to enroll in Medicare Part A. For most people there is no charge for Part A. You do not need to enroll in Medicare Part B until you retire. When you decide to retire it will be necessary to enroll in Part B and continue with the remainder of the steps.

Step 1b: If you are turning 65, and retired, you must contact Social Security (either in person or online at www.ssa.gov) to enroll in both Medicare Part A and Part B. For most people there is no cost for Part A. Starting January 2023, the cost of Medicare Part B is **\$164.90**. Your Supplemental Medicare insurance policy (see Step 3) will provide you with prescription drug coverage therefore *you do **not** need to enroll in Medicare Part D.*

Note: If you are not eligible for Medicare Part A (for free) or Medicare Part B – please send a copy of the ineligibility letter from Social Security to the Human Resources (HR) office at Stow Town Building. You will then be allowed to remain on your current non-Medicare insurance plan indefinitely.

Step 2: Your Medicare card will arrive in the mail within 2-3 weeks. Please bring it to the Human Resources office at Stow Town Building. We'll make a copy of your card and then scan & upload the document directly to the Medicare Supplement plan chosen, via their secure website, along with the request to change your current insurance.

Step 3: Medicare Part A and B will now be considered your *primary* coverage, which means we'll be switching you from your current full-coverage insurance to a policy that supplements Medicare. There are a few to choose from, all of which provide health and prescription benefits. We are happy to help you fill out the paperwork and send it to the insurer along with a copy of your Medicare card. If you were enrolled in a family plan we will also arrange for your spouse and/or dependents to remain on that existing plan.

Step 4: Ideally, the date printed on your Medicare card is when both your new insurance plan and Medicare will be effective. However, if the paperwork is not submitted on time, the supplemental health plan coverage may be delayed. *Your existing insurance will not end until your new supplemental coverage begins so there will be no gap in coverage.* Bring your new Medicare card and your new Supplemental Insurance card with you to your next health care appointment so the office staff can update their billing files.

Note: Correspondence from Medicare and your health insurance is especially important. If you don't understand a form or request for information, feel free to bring it to the HR office and we'll go over it together.

As you approach age 65 you will receive monthly emails from the HR Department reminding you to visit your local Social Security Office to apply for Part A and B.

Premium Deductions

The cost of Medicare Part B will be deducted from your monthly social security check. If you have chosen not to receive benefits at this time, or if you are not eligible for Social Security benefits, then you will be billed by Medicare on a quarterly basis. *Keep in mind it is possible to be eligible for Medicare, but not Social Security.*

The cost of your Supplemental Insurance premium, as well as the premiums for your spouse and/or dependents, will continue to be deducted from your monthly retirement check.

Note: If you are a retired Town employee your plan and premium information will be sent to the Middlesex County Retirement System. The monthly cost will be deducted from your retirement check.

Questions?

- Check out our Benefits section of the website:
<https://www.stow-ma.gov/human-resources/pages/employee-benefits>
- Check out the Medicare Website:
<http://www.Medicare.gov>
- Email Human Resources at: assttownadmin@stow-ma.gov
- Call Human Resources at: (978) 897-4175