

Q. Do I need to enroll in Medicare A or B if I have health insurance from work?

A. *It depends.* If the company you or your spouse work for has fewer than 20 employees, the employer may require you to sign up for Part B when you turn 65. If so, Medicare would be your primary coverage (it pays first) and the employer plan would be secondary. In this case, you need to find out exactly how the employer plan will work with Medicare. If you are in an unmarried domestic partnership (same sex or opposite sex) and receive medical insurance under your partner's employer plan, you don't have the same right to delay Part B without facing a penalty except in two circumstances: 1) You live in one of few states that recognize common law marriage and your relationship falls within your state's definition of common law marriage. 2) You are under age 65 and have Medicare because of a disability AND your partner's employer has 100+ employees, AND you're accepted on the employer's plan as a "family member".

Q. Do I need to do anything about Part B if I will continue to be insured at work?

A. *It depends.* If you are already receiving Social Security retirement benefits, Social Security will

automatically enroll you in Part A and Part B just before your 65th birthday. A letter from them will explain your right to opt-out of Part B if you have employer insurance. You must comply by the deadline they impose.

Q. Should I sign up for Part A?

A. There is no reason not to enroll in Part A if you contributed enough Medicare payroll taxes while working, because there are no premiums for Part A. If you didn't contribute enough, you may qualify for premium-free Part A on the work record of your spouse (current, divorced, or deceased). Otherwise, you have the option of paying monthly premiums for Part A.

You can sign up for Part A during the initial enrollment period that begins three months before your birth month, and ends three months after your birth month. Call Social Security office at (800) 772-1213 for more details and to sign up for Part A. It also gives you the opportunity to ensure that an official has recorded your request to temporarily decline Part B because you have health insurance from an employer (yours or your spouses). You may be required to show proof of coverage.