

Enrolling in Medicare During the Coronavirus Emergency



April 10, 2020



During the public health emergency caused by the coronavirus, Social Security Administration (SSA) offices across the country closed their physical doors and moved all operations to online and telephone platforms. SSA created a new resource page to keep the public updated and explain how to access services amid the office closures. Anything affecting access to SSA has an impact on people applying for Medicare coverage, as SSA is the agency that handles enrollment. Importantly, Medicare enrollment continues, though people may encounter some delays.

As always, people who become eligible for Medicare, and who are already receiving either retirement or disability benefits through Social Security or Railroad Board Retirement benefits, are automatically enrolled in Medicare and do not have to contact SSA.

Those who do not fall into one of those categories may need to actively enroll. SSA notes that people who are applying for the first time can do so using an [online application](#). Recognizing that some people may not be comfortable with an online process or may not have access to a computer, **SSA**

also allows people to enroll by calling the toll-free number at 1-800-772-1213 from 7 AM to 7 PM Monday through Friday. For people who are deaf or hard of hearing, call the TTY number at 1-800-325-0778.

For others, enrolling by mail may be the best option. SSA notes that if someone already has Medicare Part A (hospital coverage) and wants to add Part B (outpatient coverage), they cannot do so online. Instead, these individuals need to sign up by mailing form CMS-40B to their local SSA office.

People applying for Medicare Part B due to a loss of employment or group health coverage will also need to complete form CMS-L564 (Request for Employment Information). Currently, some beneficiaries are experiencing difficulties gathering this paperwork. SSA seems to recognize these challenges, but clarity is needed on how the agency plans to alleviate this administrative burden during the emergency period, as of today there is no definitive solution.

SSA advises people with additional enrollment questions to contact them directly. We recommend that beneficiaries take down the names of any SSA representatives they speak to, along with the time and date of the conversation. Additionally, any paperwork should be submitted through certified mail. Local SSA office contact information, including mailing address and phone number, is available through [the Social Security Office Locator](#).

Notably, it may take SSA up to 21 days to process Medicare applications. When someone's coverage begins depends on when they sign up. For people who are using the Part B Special Enrollment Period (SEP), coverage will be effective the first day of the month after SSA receives their application. Those who enrolled earlier this year during the General Enrollment Period (GEP) will have coverage beginning July 1. If someone enrolls during their Initial Enrollment Period (IEP), they may also have to wait for coverage.

Because of disruptions caused by the coronavirus public health emergency it's possible that SSA application processing may be take longer than anticipated. If you run into problems, do not give up. Continue to contact SSA for assistance. Also consider contacting your federal elected officials if you experience issues or delays.

For further assistance or to discuss your options with a local So. Cal. expert, call **Keith at 714.288.1440** or contact me here at www.pledgeragency.com
I'm always available to assist and pleased to be of service.