

Medicare Part B Special Enrollment Period (SEP)

Definition:

A Special Enrollment Period (SEP) allows you to enroll in Medicare Part B outside of your Initial Enrollment Period (IEP) and outside of the General Enrollment Period (GEP). You must meet eligibility criteria to be granted a SEP. If granted, your Medicare coverage will start on the first of the month you enroll, or the first day of the following month, depending on your situation. SEP's do NOT allow you to enroll in Medicare retroactively.

Eligibility Criteria:

To be eligible for a SEP you must answer **YES to ALL** three questions:

- 1) **Are you eligible because of age or disability?** (End-Stage Renal Disease does not qualify for a SEP).
- 2) **When first eligible were you either Medicare Part B or an employer group health plan based on CURRENT enrollment, or CURRENT enrollment of a spouse or other family member?** (Individual policies, retiree coverage, or COBRA is not a qualifying criterion for a Part B enrollment SEP).
- 3) **Have you been CONTINUALLY COVERED by a Group Health Plan based on CURRENT employment or that of a spouse or family member, with no more than 8 consecutive months of lapses in coverage?** (if you had COBRA or retiree coverage at anytime since you became eligible for Medicare, this is considered a lapse in coverage. If the lapse exceeded 8 consecutive months, then you are NOT eligible for a SEP).

If you answered NO to any of the above questions, then you may have to wait for the next General Enrollment Period to enroll in Part B. (Ask us about the other ways based on financial qualifications to enroll in Part B if you do not qualify for a SEP).

How to Enroll in Part B using a SEP:

You will need two forms to apply for Medicare Part B with Social Security using a SEP.

Form CMS-40B and CMS-L564. Both are available from us at Medicare101.net. Call and ask, we are happy to send them to you via email – call (714) 252-6965.

Employers fill out form CMS-L564; individuals fill out form CMS-40B. If you have had multiple insurance plans with different employers since turning 65, each employer needs to complete the CMS-L564. IF your former employer is unable or unwilling to complete the CMS-L564, you

may be able to provide alternate documents which can prove you had continual coverage since turning age 65. Social Security Office can advise on this situation.

Once you have all the documents, present them to your local Social Security Office and obtain a receipt indicating the date you submitted the documents. You may need this for a follow up call. You will receive a letter in the mail from the Social Security Administration either approving or denying your enrollment. If denied, you will have the right to appeal the decision. Otherwise, you will receive the Medicare ID Card in the mail separately a few weeks later.

Special Notes about enrolling while you have CURRENT GROUP COVERAGE:

- 1) If you request a SEP while currently covered by a Group Insurance Plan, or within a month after losing the group plan based on current employment, you can delay your Part B effective date for up to 3 months.
- 2) If you qualify for Medicare based on Disability, and you are enrolled in a Group Health Plan from a family member other than your spouse, you are only eligible for a SEP if there are 100 or more people employed in the company. If the company employs fewer than 100 employees, then family members other than spouses are NOT eligible for a SEP.

Medicare101.net

Danny Matheus, Broker

(714) 252-6965

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