

Medicare Insurance Enrollment Center™

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Blog Post: Medicare or Your Group Health Plan?

Medicare can be confusing with many nooks and crannies to understand. For the typical person, you can begin enrolling into Medicare when you are approaching 65. But what if you or your spouse wants to continue working, giving you the opportunity to stay on a group health plan?

When you are turning 65, Medicare gives you a 7-month window to enroll into Original Medicare. This 7-month window or what is called the Initial Enrollment Period, begins 3 months prior to your 65th birthday, includes your 65th birthday, and continues 3 months after your 65th birthday.



During this time, you are eligible to enroll into Original Medicare – Part A and Part B. When you enroll into Original Medicare can determine when your effective date will be. If you enroll during the first 3-months of your Initial Enrollment Period (3-months before your 65th birthday), your effective date will be the first day of your 65th birthday month.

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Medicare Insurance Enrollment Center

Example: John turns 65 in August. His Initial Enrollment Period will begin in May. If he enrolls into Original Medicare in May, June, or July, John’s effective date will be August 1st.

Here is a chart that can better determine when your Original Medicare effective date will be based off the time you enroll.

If you sign up for Part A (if you have to buy it) and/or Part B in this month:	Your coverage starts:
The month you turn 65	1 month after you sign up
1 month after you turn 65	2 months after you sign up
2 months after you turn 65	3 months after you sign up
3 months after you turn 65	3 months after you sign up
During the January 1–March 31 General Enrollment Period	July 1

This chart was provided by Medicare.gov.

<https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b/when-will-my-coverage-start>

How can you enroll into Original Medicare?

If you are receiving Social Security benefits or RRB at least 4 months prior to turning 65, you should automatically receive your Medicare red, white, and blue card in the mail 3 months before your 65th birthday. If you are not drawing benefits at least 4 months prior, then you would need to contact Social Security to enroll into Original Medicare – Part A and Part B.

Ways to enroll:

- Call the Social Security Office – 1-800-772-1213
- Online - <https://www.ssa.gov/benefits/medicare/>
- Visit your local Social Security office

But what if you can stay on yours or your spouse's group health plan?

Since in most cases Part A does not have a premium, most will enroll into Part A when they are first eligible, but some may decide to delay their Part B if they are going to stay on a group health plan.

Depending on the size of your employer can determine whether you need to enroll into Part A and B now or if you can delay Part B without accruing a penalty.

The general rule is, if the employer has 20 employees or more, you would be able to delay your Part B to a later date without having to pay a penalty. It is always a good idea to check with your benefits administrator or your HR department to see if they require you to have Part A and Part B before delaying.

If you decide to delay and have not enrolled into A and B yet, then you would not have to do anything. If you automatically receive your Medicare red, white, and blue card with Part A and Part B on it, you can either follow the instructions that come with the card or contact Social Security to delay Part B.

If your employer has 20 employees or less, then you would need to enroll into Part A and Part B. Although you would need to have Original Medicare, you could still stay on your group health plan. In this case Medicare will pay first before your group health plan.

For questions on your specific situation, do not hesitate to give us a call for further guidance.