

# Turning 65 or New to Medicare Wrap -up

**Qualify for Medicare Part A: must have a work history of 10 years in USA under self or spouse.**

**Qualify for Part B: must be disabled for 24 months or age 65.**

**Turning 65** Apply online [ssa.gov](http://ssa.gov) or set up an appointment at the local Social Security office.

**65+** must use form CMS 40B & L564 apply in person at the local Social Security office.

**Disabled you Qualify** after the 24-month on SSDI (State disability does not count).

Once you have Medicare **Part A and Part B** you can sign up for a Medicare Advantage or Medicare Supplement plan. For a Prescription Plan you only need one Part A or B to get Part D.

Go to [www.MedicareMobileOffice.com](http://www.MedicareMobileOffice.com) to find a local agent for an appointment to discuss your health needs, doctors, the network rules, and your medications. Each plan has different benefits and drug formulary, let us help you find a plan to match your health needs.

**Medicare Advantage plans** have Prescription drug benefits plus many **extra benefits** and a network of doctors. Must see In-Network doctors for all HMO & POS. In and out of network for PPO's, higher cost OON. Two types of PPO's are offered L-PPO (local 1-3 counties) and R-PPO entire state or many states. **Medicare Advantage PPO- VA plans-** have extra benefits and you can continue your Tricare or Champ as a secondary using your MA plan in-network services. Out of network copayments are by reimbursement.

**Medicare Supplement Plans** have premiums with no extra benefits. These programs allow you to see any doctor in the USA (98%) that takes Medicare. Plus, you must add a prescription Drug plan.

**\*\*If you are in an HMO or POS network plans you must update all your specialist, tests, and pharmacy once your NEW Medicare plan starts. (This is not automatic).**

**Advantage plans** you can change the doctor anytime during the year to be effective following month.

If you are not collecting Social Security, Medicare will send you a bill for 3-6 months of your standard Part B Medicare Premium \$185. You must pay the entire amount to keep Medicare. If you do not want lump sum payments we have options:

Please ask for the **Medicare Easy pay pdf**. This will deduct payment monthly from your checking account. (Takes 6-8 weeks to set up, this is a CMS program).

If you have a higher income of \$106K single or \$212K Married, you will pay more than the standard rate for Medicare please ask for the **IRMAA guide**. Also, if your income changes ask how to reduce your Part B and D premium amount in the future.

**TIMELINES** – Turning 65 you have 3 months before – the month of DOB – 3 months after to sign up for Medicare without a penalty. Employer plan you have 8 months to sign up for Medicare after Employer credible coverage ends. Prescription drug please verify your plan is credible if over the age of 65. If you are Medicare age and you do not have credible coverage. **There is a Lifetime Penalty for Medicare Part B and D.** FRA is 67 for those born after 1960. If not, FRA SSA has limits on earned income.

If you are on **Medi-Cal or Medicaid** (changes when you become eligible for Medicare) agents can help you sign up to **change to the Senior and Disabled program (MSP)**. Please note agents do not have access to the state system. You must call your state worker for assistance with the Medi-Caid program.

**\*\*Remember to save your EOB Explanation of Benefits**, this is how an agent protects you from fraudulent charges by hospitals and medical professionals.

Agents are here for you when your health changes. If you start taking a new costly medication, call your agent to see if we can help.

**For more explanation of these rules please talk to your agent. [www.MedicareMobileOffice.com](http://www.MedicareMobileOffice.com)**