



How to Apply for Medicare Part B During Your Special Enrollment Period

At age 65, most people in the United States should enroll in Original Medicare (Part A and Part B). However, since Part B has a monthly premium that must be paid, some individuals sign up for Part A only and don't enroll in Part B at age 65, because they:

- Are still working and are covered by an employer's group health plan.
- Have a spouse who's working and have medical care coverage under their spouse's employer's group health plan.

Also, some individuals want to continue making contributions to a Health Savings Account (HSA), but if they enroll in either Medicare, Social Security, or Railroad Retirement Board (RRB) benefits, they may incur a tax penalty from the Internal Revenue Service. In either case, a Special Enrollment Period (SEP) may be available to these individuals when it becomes necessary for them to start their Medicare coverage.

The SEP allows most beneficiaries who meet the conditions outlined above to enroll in Medicare without having to wait for the General Enrollment Period and avoid having a gap in medical coverage and paying a penalty for late enrollment. There are limits, so we strongly advise you to contact the Centers for Medicare & Medicaid Services (CMS) for more information. The CMS contact information is on the next page of this fact sheet.

NOTE: Ask your personnel office if you have group health plan coverage. People with group health coverage based on current employment may be able to delay Part A and Part B and won't have to pay a lifetime late enrollment penalty if they enroll later.

If your employer has fewer than 20 employees, Medicare generally pays first.

When can I enroll in my SEP?

You can use an SEP to enroll in Medicare Part B while you're still in a group health plan based on current employment. Also, if your employment ends or employer-provided medical coverage ends, you

have eight months from that month (whichever comes first) to sign up for Medicare Part B without a delay in coverage and possible penalty.

NOTE: Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage, retiree health coverage, Veterans Affairs (VA) coverage, or individual health coverage (like through the Health Insurance Marketplace) don't count as coverage based on current employment.

You cannot enroll in Medicare using an SEP during your Initial Enrollment Period (IEP). Your IEP starts three months before the month you reach age 65 and ends three months after the month you turn 65. If you want to know more about enrollment periods, go online and read *Medicare* (Publication No. 05-10043) or talk to your personnel office.

When will my SEP start?

If you sign up while you're still in a group health plan, during the first full month when you're no longer in the plan, or when the covered employee stops working (whichever happens first), your coverage will begin at either time below:

- On the first day of the month you enroll.
- On the first day of any of the following three months of your choice.

If you enroll during any of the remaining seven months of the SEP, your coverage will begin on the first day of the following month.

NOTE: Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the first month you were eligible for Medicare. You can't contribute to your HSA once your Medicare coverage begins. To avoid a tax penalty, you should stop contributing to your HSA at least six months before you apply for Medicare.

NOTE: Some beneficiaries with higher incomes will pay a higher monthly Part B premium. For more information about the premium amount higher income individuals

pay, visit our webpage Medicare Premiums: Rules for Higher Income Beneficiaries or visit www.ssa.gov/benefits/medicare/mediinfo.

What happens if I don't enroll in Medicare Part B?

If you don't enroll in Part B when you're first eligible and you don't qualify for an SEP:

- You may have to pay a late enrollment penalty for as long as you have Part B.
- You most likely will have to pay all of the costs for doctors' services, outpatient care, medical supplies, and preventive services.
- You won't be able to enroll until January 1 through March 31, and you'll have to wait until July 1 of that year before your coverage begins. This delay may cause a gap in health care coverage.

How to apply

If you did not sign up for Medicare at age 65 (perhaps because you have health coverage through an employer or a Health Savings Account), you can apply on our website using our online Medicare application at www.ssa.gov.

If you already have Medicare Part A:

1. Go to "Apply Online for Medicare Part B During a Special Enrollment Period" and complete CMS-40B and CMS-L564. Then, upload your evidence of Group Health Plan or Large Group Health Plan.
2. Fax your CMS-40B and employer-signed CMS-L564 forms to **1-833-914-2016**.
3. Mail your CMS-40B and employer-signed CMS-L564 to your local Social Security office.

NOTE: When completing the CMS-L564:

- State, "I want Part B coverage to begin (MM/YY)" in the remarks section of the CMS-40B form or online application.
- If your employer is unable to complete Section B, please complete that portion as best as you can on behalf of your employer without your

employer's signature and submit one of the following forms of secondary evidence:

- Income tax returns that show health insurance premiums paid.
- W-2s reflecting pre-tax medical contributions.
- Pay stubs that reflect health insurance premium deductions.
- Health insurance cards with a policy effective date.
- Explanations of benefits paid by the GHP or LGHP.
- Statements or receipts that reflect payment of health insurance premiums.

It is easy to complete and submit your application online. You can also submit the completed and signed forms CMS-40B and CMS-L564 by mail or in person to your local Social Security office. You'll receive a *Medicare & You Handbook* (Publication No. CMS-10050) that describes your Medicare benefits and plan choices.

For the latest information about Medicare, please visit Medicare.gov or call the toll-free number **1-800-MEDICARE (1-800-633-4227)** or TTY number, **1-877-486-2048**, if you're deaf or hard of hearing.

Contacting Social Security

The most convenient way to do business with us from anywhere, on any device, is to visit www.ssa.gov. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

Or, you can call us toll-free at **1-800-772-1213** or at **1-800-325-0778** (TTY) if you're deaf or hard of hearing. We can answer your call from 7 a.m. to 7 p.m., weekdays. You can also use our automated services via telephone, 24 hours a day. We look forward to serving you.



Securing today
and tomorrow

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