

Briefing

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New to Medicare

When can I enroll in Medicare Part A and Part B?

If you are already receiving retirement benefits from the Social Security Administration or Railroad Retirement Board at the time you become eligible for Medicare, you will be automatically enrolled in Medicare Part A (hospital insurance) and Part B (medical insurance). There are three times you can enroll in Medicare parts A and B for the first time.

- ♥ First, during the **Initial Enrollment Period (IEP)**, which is the three months before, the month of, and the three months after your 65th birthday. The effective date of your Medicare coverage will depend on when you enroll. If you want Medicare Parts A and B to begin the month of your 65th birthday, you should enroll in the first three months of your IEP.
- ♥ Second, if you have a **Part B Special Enrollment Period (SEP)**, it lets you delay enrollment in Part B without penalty if you were covered by insurance based on your, your spouse's, or sometimes a family member's current work when you first became eligible for Medicare. You can enroll in Medicare without penalty while covered by insurance based on current work, or for up to eight months after you lose your group health coverage or you (or your spouse or family member) stops working, whichever comes first. Medicare coverage generally begins the first of the month after you enroll.
- ♥ Third, you can enroll during a **General Enrollment Period** if you did not enroll in Medicare when you first became eligible for it. The GEP takes place January 1 through March 31 each year, with coverage starting July 1. You may have a Part B late enrollment penalty and face gaps in coverage if you sign up during the GEP.

Note: If your IEP included any months between March 17 and June 17, 2020, or if you missed enrolling in the 2020 GEP, you may have additional rights to enroll in Medicare Part B through equitable relief as a result of the COVID-19 public health emergency. To use this equitable relief, you need to contact Social Security to enroll in Medicare before June 17, 2020.

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When should I enroll in Medicare Part D?

Medicare's prescription drug benefit (Part D) provides outpatient drug coverage. Part D is provided only through private insurance companies that have contracts with the federal government. If you want to get Part D coverage, you have to choose and enroll in a private Medicare prescription drug plan (PDP) or a Medicare Advantage Plan with drug coverage (MAPD).

Typically, you should sign up for Part D when you first become eligible to enroll in Medicare. If you have creditable drug coverage from employer or retiree insurance, you can delay Part D enrollment without penalty and you don't need to enroll in a drug plan until you lose this coverage. Contact your employer or drug plan to learn if your drug coverage is creditable. Also note that if you qualify for certain Medicare cost assistance programs, you may be automatically enrolled in a Medicare drug plan.

What are my Medicare coverage options?

Unless you choose otherwise, you will have Original Medicare. Instead of Original Medicare, you can decide to get your Medicare benefits from a **Medicare Advantage Plan**, also called Part C or Medicare private health plan. Remember, you still have Medicare if you enroll in a Medicare Advantage Plan. This means that you must still pay your monthly Part B premium (and your Part A premium, if you have one). Each Medicare Advantage Plan must provide all Part A and Part B services covered by Original Medicare, but they can do so with different rules, costs, and restrictions that can affect how and when you receive care.

If you get your coverage through Original Medicare, you will also have the option to purchase a **Medicare supplemental plan, also known as a Medigap**. Medigap plans pay secondary to Medicare and cover some or all of the costs of Medicare cost-sharing. You can only enroll in a Medigap plan if you have Original Medicare.