

Important Medicare Information

If I'm not automatically enrolled, when can I sign up?

If you're eligible for free Part A, you can sign up for Part A anytime once your Initial Enrollment Period starts. However, you can only sign up for Part B (or Part A if you have to buy it) during the times listed below. Remember, in most cases, if you don't sign up for Part A (if you have to buy it) and Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have the coverage.

General Enrollment Period

If you didn't sign up for Part A (if you have to buy it) and/or Part B (for which you must pay premiums) during your Initial Enrollment Period, you can sign up between **January 1–March 31 each year**. Your coverage won't start **until July 1** of that year, and you may have to pay a higher Part A and/or Part B premium for late enrollment.

Special Enrollment Period

If you (or your spouse) are still working, you may have a chance to sign up for Medicare during a Special Enrollment Period. If you didn't sign up for Part B (or Part A if you have to buy it) when you were first eligible because you're covered under a group health plan based on current employment (your own, a spouse's, or if you're disabled, a family member's), you can sign up for Part A and/or

Part B:

- Anytime you're still covered by the group health plan
- During the 8-month period that begins the month after the employment ends or the coverage ends, whichever happens first

Usually, you don't pay a late enrollment penalty if you sign up during a Special Enrollment Period.

How much does Part A coverage cost?

You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working. This is sometimes called premium-free Part A. If you aren't eligible for premium-free Part A, you may be able to buy Part A if:

- You're 65 or older, and you have (or are enrolling in) Part B and meet the citizenship and residency requirements.

- You're under 65, disabled, and your premium-free Part A coverage ended because you returned to work. (If you're under 65 and disabled, you can continue to get premium-free Part A for up to 8 1/2 years after you return to work.)

Note: In 2015, people who had to buy Part A paid premiums up to **\$407 each month**.
(2016 Rates are not out yet)

In most cases, if you choose to buy Part A, you must also have Part B and pay monthly premiums for both.

What's the Part A late enrollment penalty?

If you aren't eligible for premium-free Part A, and you don't buy it when you're first eligible, your monthly premium may go up 10% for every 12 months you didn't have the coverage. You'll have to pay the higher premium for twice the number of years you could've had Part A, but didn't sign up.

What's the Part B late enrollment penalty?

If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B. Your monthly premium for Part B may go up 10% for each full 12-month period that you could've had Part B, but didn't sign up for it.

Example: Mr. Smith's Initial Enrollment Period ended September 30, 2012. He waited to sign up for Part B until March 2015 during the General Enrollment Period. His Part B premium penalty is 20%. (Even though Mr. Smith waited a total of 30 months to sign up, this included only 2 full 12-month periods.) He'll have to pay this penalty for as long as he has Part B.