



# Medicare: FAQs

*Below are some frequently asked questions about Medicare.*

## **What is Medicare and who can get it?**

Medicare is our country's health insurance program. Medicare helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. Medicare is for individuals 65 and older, individuals who have disabilities, permanent kidney failure, and Lou Gehrig's disease. In most cases, if you don't sign up for Medicare when you're first eligible, you may have to pay a higher monthly premium.

## **When can you sign up for Medicare?**

If you are planning to retire at the age of 65, you can sign up 3 months before your birthday, the month of, and three months after. If you do not plan to retire and have insurance, you don't need to sign up for Medicare right away. The month of your retirement is when you should sign up for Medicare; however, it is suggested to sign up for Medicare Part A when you turn 65.

## **What are the different parts of Medicare?**

**PART A (HOSPITAL INSURANCE)**  
Hospital insurance helps pay for

some inpatient care in a hospital or a skilled nursing facility (following a hospital stay), some home health care, and hospice care.

**PART B (MEDICAL INSURANCE)**  
Medical insurance helps pay for doctors' services and many other medical services and supplies that hospital insurance does not cover.

**PART C (MEDICARE ADVANTAGE PLANS)**  
If you have Medicare Parts A and B, you can join a Medicare Advantage plan. Medicare Advantage plans are offered by private companies and approved by Medicare. These plans generally help you pay some of the medical costs not covered by Medicare Parts A and B.

**PART D (PRESCRIPTION DRUG COVERAGE)**  
Prescription drug coverage helps pay for medications doctors prescribe for treatment.

**How do I sign up for Medicare?**  
*If you already get Social Security benefits, you will automatically be enrolled in Medicare Hospital Insurance (Part A) and Medical Insurance (Part B). You will be mailed all of the information you need a few months before you become eligible.*

*If you do not get Social Security benefits, you can apply online at [www.ssa.gov](http://www.ssa.gov).*

If you do not wish to apply online, make an appointment by calling 800-772-1213 (TTY 800-325-0778), 8:00 am – 7:00 pm, Monday through Friday.

## **How do I sign up for Medicare Part B if I already have Part A?**

If you are already enrolled in Medicare Part A and you would like to enroll in Part B under the Special Enrollment Period (SEP), you can apply online. You can upload your application and documents that verify your group health plan coverage through your employer. If you have questions, please contact Social Security at 800-772-1213 (TTY 800-325-0778).

## **Can I sign up for Medicare Part B if I am working and have health insurance through an employer?**

You may be able to delay signing up for Medicare Part B without a late enrollment penalty if you or your spouse (or a family member if you are disabled) is working and you are receiving health insurance benefits.

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## **Should I sign up for Medicare Part B if I have Veterans' Benefits?**

Signing up for Medicare Part B may provide you with additional service and location options.

## **What is the monthly premium for Medicare Part B?**

The standard Medicare Part B premium for medical insurance in 2021 is \$148.50.

## **Will my Medicare premiums be higher because of my higher income?**

Individuals with income more than \$87,000 and married couples with income more than \$174,000 will pay a larger percentage of their monthly Medicare Part B and D costs based on their income.

## **What are Medicare late enrollment penalties?**

### **PART A**

If you have to buy Part A, and you don't buy it when you're first eligible for Medicare, your monthly premium may go up 10%. You'll have to pay the higher premium for twice the number of years you didn't sign up.

### **PART B**

If you didn't get Part B when you're first eligible, your monthly premium may go up 10% for each 12-month period you could've had Part B, but didn't

sign up. In most cases, you'll have to pay this penalty each time you pay your premiums, for as long as you have Part B. And, the penalty increases the longer you go without Part B coverage. Also, you may have to wait to sign up, which will delay your coverage.

### **PART D**

You may owe a late enrollment penalty if, at any time after your Initial Enrollment Period is over, there is a period of 63 or more days in a row when you don't have Medicare drug coverage or other credible prescription drug coverage. You will generally have to pay the penalty for as long as you have Medicare drug coverage. Medicare calculates the penalty by multiplying 1% of the "national base beneficiary premium" (\$33.06 in 2021) times the number of full, uncovered months you didn't have Part D or creditable coverage. The monthly premium is rounded to the nearest \$.10 and added to your monthly Part D premium. The national base beneficiary premium may change each year, so your penalty amount may also change each year.

## **Need anything else besides Medicare Parts A, B, and D?**

It is strongly suggested to get Supplemental Insurance. In order

to get a Supplemental Insurance policy, you will need to contact an insurance company that sells Supplements. Some companies that sell Supplements are Blue Cross Blue Shield of ND, Omaha Insurance Company, Thrivent Financial for Lutherans, United Healthcare, and USAA Life Insurance Company.

## **How do I get a replacement Medicare card?**

Your Medicare card is proof of your Medicare insurance. If your Medicare card was lost, stolen, or destroyed, you can request a replacement with your personal my Social Security account. Once you are logged into your account, select the "Replacement Documents" tab. Then select "Mail my replacement Medicare card."

If you can't or prefer not to use the online service, you can call 800-MEDICARE (800-633-4227; TTY 877-486-2048).