



Turning 65 Soon?

Medicare Information for You

IF TURNING 65 AND NOT RETIRING

If you plan to continue receiving insurance from your employer, there is no need to sign up for Medicare yet. You'll get a special enrollment period that begins the month after your employment/coverage ends and lasts for eight months.

Even though you don't need to sign up for Medicare, we recommend you sign up for Medicare Part A (hospital insurance) only. Most don't have to pay the Part A premium because you already pay for it with your Medicare taxes while working.

IF TURNING 65, WILL BE RETIRING, OR ARE RETIRED

The Original Medicare OR Medicare Advantage plan sign-up period is 3 months before the month you turn 65, the month you turn 65, and 3 months after the month you turn 65.

Original Medicare

Original Medicare includes

- Medicare Part A (hospital insurance)
- Medicare Part B (medical insurance)
- Medicare Part D (prescription drugs)
- A supplemental insurance plan (covers what the rest doesn't cover).

Sign up for each separately.

Medicare Part A and Part B

For Part A and Part B, sign up through the Social Security website (www.ssa.gov) or by phone (888-617-0456).

Medicare Part D

For Part D, sign up through the company of your choice after comparing all the companies that offer Part D. Find the one that best fits you and your medications. Compare Part D plans through a tool on

www.medicare.gov or contact Nina, Senior Health Insurance Counselor at the Grand Forks Senior Center, for assistance with the comparison. Nina would print the top three plans and you would make your decision from those options.

Supplemental Plan

For supplemental insurance, sign up with the company that best suits you. A list of supplemental insurance companies can be requested from Nina.

Supplemental insurance companies offer different plans - A, B, C, D, G, K, L, M, N. All plans are uniform. One company's Plan G is the same as another company's Plan G. It is important to compare these plans and the companies that offer them; costs

(more information on other side)

can vary between companies, even if the Plan is the same. The companies will accept you, even with pre-existing conditions, as long as you sign up before your special enrollment ends. After that date, they may not accept you, or if they do, you may have to pay a more expensive premium. Plan G offers the most coverage and is the most popular plan.

Medicare Advantage Plan

Medicare Advantage Plans, sometimes called Part C or MA Plans, are an alternative to Original Medicare. They are offered by private companies approved by Medicare. If you join a Medicare Advantage Plan, you still have Medicare. These bundled plans include Part A, Part B, and usually Part D. Most Medicare Advantage Plans offer limited coverage for services Original Medicare doesn't cover, like some vision, hearing, dental, and fitness programs. If you decide to sign up for a Medicare Advantage Plan, you can compare plans using www.medicare.gov and choose the one best for you.

Annual Open Enrollment

If you do not sign up for any of these programs during your designated enrollment period, you can sign up during the annual open enrollment period, October 15 through December 7 each year.

You can also join, switch, or drop your current Medicare Part D plan/Medicare Advantage plan. You will, however, have a penalty for each month you do not have these programs.

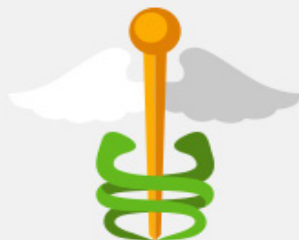
Due to an open position, the senior center does not have a staff person who is trained as a Senior Health Insurance Counselor (SHIC) at this time. We are advertising and hope to have someone trained sometime in 2022. In the meantime, please utilize the "Turning 65" on our website. There are phone numbers and links for lots of information. Or you may call Medicare (800-633-4227), Social Security (800-772-1213 local GF number) or the ND Insurance Dept (701-328-2440) directly with your questions.

Four parts of Medicare

Part A
Hospital stays



Part B
Medical coverage



Part C
Medicare advantage



Part D
Prescription drugs

