



LOCAL HELP FOR PEOPLE WITH MEDICARE

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

Q: I decided not to enroll in Medicare Part B when I first got Medicare. I believe I would like to have it now. What can I do?

A: Many people enroll in Part B when they first enroll in Medicare, but if you didn't, there are other opportunities, including a General Enrollment Period that is happening now.

If you're eligible for Medicare when you turn 65, you can sign up for Part A and B during the 7-month period that:

- Begins 3 months before the month you turn 65
- Includes the month you turn 65
- Ends 3 months after the month you turn 65

Once your Initial Enrollment Period ends, you may have the chance to sign up for Medicare during a Special Enrollment Period (SEP). If you're covered under a group health plan based on current employment, you have a SEP to sign up for Part A and/or Part B anytime as long as:

- You or your spouse (or family member if you're disabled) is working.
- You're covered by a group health plan through the employer or union based on that work.

You also have an 8-month SEP to sign up for Part A and/or Part B that starts at one of these times (whichever happens first):

- The month after the employment ends
 - The month after group health plan insurance based on current employment ends
- Usually, you don't pay a late enrollment penalty if you sign up during a SEP.

You can also sign up for Part A and/or Part B during the General Enrollment Period between January 1–March 31 each year if both of these apply:

- You didn't sign up when you were first eligible.
- You aren't eligible for a Special Enrollment Period

You must pay premiums for Part A and/or Part B. Your coverage will start July 1. You may have to pay a higher premium for late enrollment in Part A and/or a higher premium for late enrollment in Part B.

If you only have Medicare Part A (Hospital Insurance), adding Part B can help you get the most out of your Medicare coverage. Part B helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits)

If you have questions about Medicare Part B or any other questions related to Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.