

# New to Medicare or getting ready to retire?



## Medicare

The Houston Galveston Area Agency on Aging is your local CMS Medicare SHIP.

We are funded by CMS to provide unbiased assistance with Medicare.

- What is Medicare?
- Who is eligible for it?
- Do you need to sign up for all the parts of Medicare?
- What if you already have group health insurance?

## Know when your enrollment period is

### Part A

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

- If you are receiving retirement or disability benefits from social security then enrollment into Part A is **automatic** and will begin on the 1<sup>st</sup> day of the month of your 65<sup>th</sup> birthday

But what if you aren't receiving any social security benefits and are still working?

- It is important to contact Social Security Administration at least 3 months **before** you turn 65 to sign up for Part A
- Part A is generally free if you or your spouse have worked and paid Medicare taxes

### Part B

- Doctor services
- Outpatient care
- Home health care
- Durable medical equipment
- Preventive services

- Just like Part A if you are receiving retirement or disability benefits from social security then enrollment into Part B is **automatic** and will begin at the same time as Part A

But whether or not you are receiving social security benefits, if you are still working and **are** covered by a Group Health Insurance through you or your spouse's *current* employer then have the option to delay your Part B enrollment!

- It is important to always check with Human Resources deciding not to take Part B! Every group health insurance is different and have different rules regarding whether or not to take Part B
- There is a standard premium for Part B