

AGING MATTERS: Signing up for Medicare



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If you are like me, signing up for Medicare is not far away. Hopefully, you have researched your options regarding coverage to ensure a smooth transition into the Medicare program when you become eligible.

Medicare is the federal health insurance program available to those who are age 65 or older, certain younger people with disabilities, those with Amyotrophic Lateral Sclerosis, and people with End-Stage Renal Disease.

If you receive Social Security or Railroad Retirement Board benefits, enrollment in Medicare Parts A and B is automatic and effective the month you turn 65. Your Medicare card will be mailed to you about three months before your 65th birthday. Instructions are included if you decide to delay or decline Part B for any reason. There may be a penalty if you choose to add Part B at a later date, but you will not be penalized for declining Part B if you or your spouse is still working and you are both covered by his or her employer's or union healthcare plan. To add Part B at retirement, be sure to contact Social Security as soon as you know your date of retirement.

If you are not receiving Social Security or Railroad Retirement Board benefits, it is necessary that you apply for Medicare during a seven-month window (three months before your birthday month, the month of, and three months after). Visit your local Social Security Office, call Social Security at 1-800-772-1213, or apply online at www.ssa.gov.

Medicare is divided into four coverage categories. Below is a brief description of Medicare's benefits:

Part A (Hospital Insurance): Helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and some hospice care. Part A does not include Long Term Care.

Part B (Medical Insurance): Helps pay for medical services and supplies such as physician services, preventive services, outpatient care, and Durable Medical Equipment.

Part C (Medicare Advantage Plans): If you are covered under Medicare Parts A and B, you have the option of receiving your Medicare benefits through a private company approved by Medicare. The costs, benefits, and services will vary by company. Each company also sets a co-pay, premium, and deductible. They may provide extra benefits such as dental, vision, and hearing. These plans are used in place of Traditional Medicare and Medigap (supplemental policies that are only used for paying what Medicare does not). The South Carolina Department of Insurance provides resource information regarding Medigap Insurance. For more information, please call 1-800-768-3467.

Part D (Prescription Drug Coverage): If you have Part A and/or Part B, you are eligible for coverage under Part D. If you are concerned with coverage in the gap (also referred to as the “Doughnut Hole”), you may receive a manufacturer’s discount. A low-income subsidy is also available to those who qualify to help pay for Part D expenses. If you think you may qualify, please call our office at 1-800-868-9095. Your local Social Security Office or the Office on Aging is able to answer questions regarding Part D.

At retirement, make sure Medicare is listed as your primary coverage. Talk with your Human Resources professional before you retire about making sure your employer health insurance coordinates with Medicare. You can also call Medicare’s Coordination of Benefits at 1-800-999-1118.

This column is not intended to offer individual advice, as every situation is unique. Rather, its purpose is to stress the importance of planning ahead for your future. I encourage you to research your options early to avoid gaps or penalties related to your health coverage. If you are unsure about your options or need additional help, visit www.medicare.gov or call 1-800-633-4227 (TTY/TDD 1-877-486-2048).

Question of the Week:

Q): Will Medicare contact me by phone?

A): Neither Social Security nor Medicare will initiate a call to recipients unless they are responding back to a call from you. Do not give your personal information to any callers. You will also receive an increased amount of solicitation mail during this season. If you are not sure of what is legal or illegal, call 1-800-868-9095 and ask to be connected to your local State Health Insurance Program (SHIP) office.

For more information, contact the South Carolina Lieutenant Governor's Office on Aging (803-734-9900 or 800-868-9095) or visit our website: www.aging.sc.gov.