

# Medicare Part B Enrollment

## Medicare Part B

- Part B is the part of Medicare that covers most outpatient care, including doctors' services, laboratory tests, durable medical equipment and mental health services.
- Most people pay a monthly premium for Part B.
  - If you have a low income, there are programs that can pay your Part B premium if you qualify.
- Some people do not take Part B during their Initial Enrollment Period (IEP) because they have **primary** insurance from their **current** employer or their spouse's **current** employer.
  - The IEP is the first time you can sign up for Medicare. The IEP is a seven-month period that starts three months before you become eligible for Medicare, and ends three months after you become eligible for Medicare.

## If you're thinking about not taking Part B:

1. If you or your spouse are still working, call your plan to find out how your current employer coverage will work with Medicare.
  - Ask your employer for a copy of your evidence of coverage. An evidence of coverage gives detailed information about your employer group health plan.
  - Find out if your current employer coverage will be primary or secondary to Medicare. Primary coverage pays first on health care claims. Secondary coverage pays some or all of the remaining costs.
2. My current employer coverage is: primary  secondary

## Always take Part B if:

- You are retired or aren't working and you don't have insurance from your spouse's current employer.
- You have COBRA.
- Your current employer coverage is secondary to Medicare.

## If your current employer coverage is primary and you choose to turn down Part B you should\*:

1. Call the Social Security Administration at 800-772-1213 and ask if you can decline Part B without any penalties.
  - Write down who you spoke with, when you spoke to them and what they said.
2. If the representative at the Social Security Administration says you can decline Part B, you should write a letter to the Social Security Administration declining Part B.
  - Keep a copy of the letter for yourself.
  - If possible, send the letter certified or return receipt requested so that it can be tracked and you can make sure it was received.

If your work status changes (for example, if you retire or take COBRA) Medicare may change how it works with your employer insurance. You should call the Social Security Administration as soon as your work status changes.

\*If you do not enroll in Part B during your Initial Enrollment Period you must enroll in Part B within eight months of retiring or losing your current employer coverage.