



# What You Need to Know About Medicare

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Medicare is a federal health insurance program for people who are age 65 or older.

## The Four Parts

Medicare is composed of four parts:

- **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 hospice care.
- **Part B: Medical Insurance** Helps pay for the services of doctors and other health care providers, outpatient care, home health care, durable medical equipment and some preventative services.
- **Part C: Medicare Advantage Plans** Pays many of the same services as Part A and Part B, but through a government-approved provider organization, rather than directly from Medicare.
- **Part D: Prescription Drug Coverage** Helps pay for the cost of prescription drugs.

## Eligibility

You are eligible for Part A (which is normally free of charge) at age 65 if:

- You receive or are eligible to receive Social Security benefits.
- You receive or are eligible to receive railroad retirement benefits.
- Your spouse receives or is eligible to receive Social Security or railroad retirement benefits.
- You or your living, deceased or former spouse worked long enough in a government job where Medicare taxes were paid.
- You are the dependent parent of a fully insured deceased child.

If you do not meet any of the above requirements, you may be able to get Medicare Part A coverage by paying a monthly premium. Anyone who is eligible for Part A can enroll in any combination of Parts B, C, and D.

## Timing of Enrollment

As retirees under DCEHB and DC Police Officer, Firefighter and Teacher Retirement Plans, it is important to remember that Medicare eligibility is triggered at age 65, even though many of you may not be eligible for a Social Security benefit.

## If You Are Already Retired

For members who are already retired, the Social Security Administration will contact you a few months before you reach age 65 and provide you with the information you need. If you are not yet retired, but plan to do so at age 65, you should visit the Medicare website at [www.Medicare.gov](http://www.Medicare.gov) or call them toll free at 1-800-MEDICARE (1-800-633-4227) and initiate your enrollment. You can also enroll online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**Please Note:** Once you are no longer working, your timeframe for Medicare enrollment is three months before you reach age 65, the month you turn 65, and ends three months after that birthday month (e.g., if you reach age 65 on August 25, 2015, you have the seven-month period from May 1, 2015 through November 30, 2015 to sign up).

## If You Are Not Yet Retired

If you are 65 or older, have not yet retired and are covered under a group health plan sponsored by either your own or your spouse's current employer, you have a "special enrollment period" to sign up for Medicare Parts B, C, or D (because Part A is free, you should sign up at age 65, whether you are retired or not). The rules allow you to enroll:

- Anytime while you are still covered by a group health plan based on current employment (yours or your spouse's)
- During the eight-month period that begins the month after your (or your spouse's) employment ends or the group health coverage ends, whichever happens first.

## Important Reminders

This publication is a summary of the general rules covering Medicare eligibility and enrollment.\* If you have any questions or special circumstances, you should directly contact Medicare or the Social Security Administration.

### *Enrolling Outside Normal Enrollment Period*

If you do not enroll during your normal enrollment period, two things may happen – your coverage will be delayed and your premiums for Parts B, C, and D will be higher (10% higher for each 12-month period you were eligible, but did not enroll). Consequently, you need to be alert to Medicare eligibility and enrollment periods, as well as to which health care plan (your employer's or Medicare) is primary or secondary payer.

### *Domestic Partnerships*

While District law recognizes registered domestic partners for health benefits, federal law – which includes Social Security and Medicare – does not. This is especially important if you work beyond age 65 or your partner reaches age 65 before you retire.

\*Based on the Social Security Administration publication "Medicare," available online at <http://www.ssa.gov/pubs/EN-05-10043.pdf>.