



ask SHIP

Q: I will be turning 65, so I will be eligible for Medicare. I'm still working and have insurance through my spouse's employer. Should I still sign up for Medicare?

A: In most cases, people should enroll in Medicare Part A when they turn 65, even if they have employer health insurance, because it is free for most people.

Part A generally pays after your job's insurance pays, meaning your job's insurance is the primary payer.

If you have health coverage through your or your spouses' employer, you may not need all of Medicare when you turn 65. You can delay Part B or Part D and get them when you retire or if you lose your job-related insurance. You would be eligible for a Special Enrollment Period.

Delaying Part B and/or Part D may save you money in this case. There is a monthly premium for Part B. If you already get health coverage through your job or your spouse's job, you may not

need Part B coverage. Check with your specific insurance plan details about your health insurance coverage.

If you have health insurance through an employer, you can enroll in Part B:

- Any time you're still covered by an employer or union group health plan, through your or your spouse's current or active employment, or
- During the 8-month period that begins the month after the employer or union group health plan coverage ends, or when the employment ends (whichever is first).

If you are under 65, disabled and receiving Social Security Disability payments and you also have health insurance through an employer, your employer coverage will be primary to Medicare coverage. This means your job's insurance will pay first.

If you get insurance from your (or your spouse's) job, talk with your plan to see how your insurance may change when you get Medicare, even Medicare Part A.

If you have a Health Savings Account (HSA), you may not want Medicare Part A right away because an employer may stop contributing to your HSA account when you enroll in Part A. It is really important for you to speak with your job's human resources department to see how Medicare may change your benefits.

You should start to think about these decisions at least 3 months before your 65th birthday.

If you have any questions about signing up for Medicare Part A, Part B, Part D, or any other questions about 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.