



Social Security: With You Through Life's Journey...



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Public Affairs Specialist





Medicare

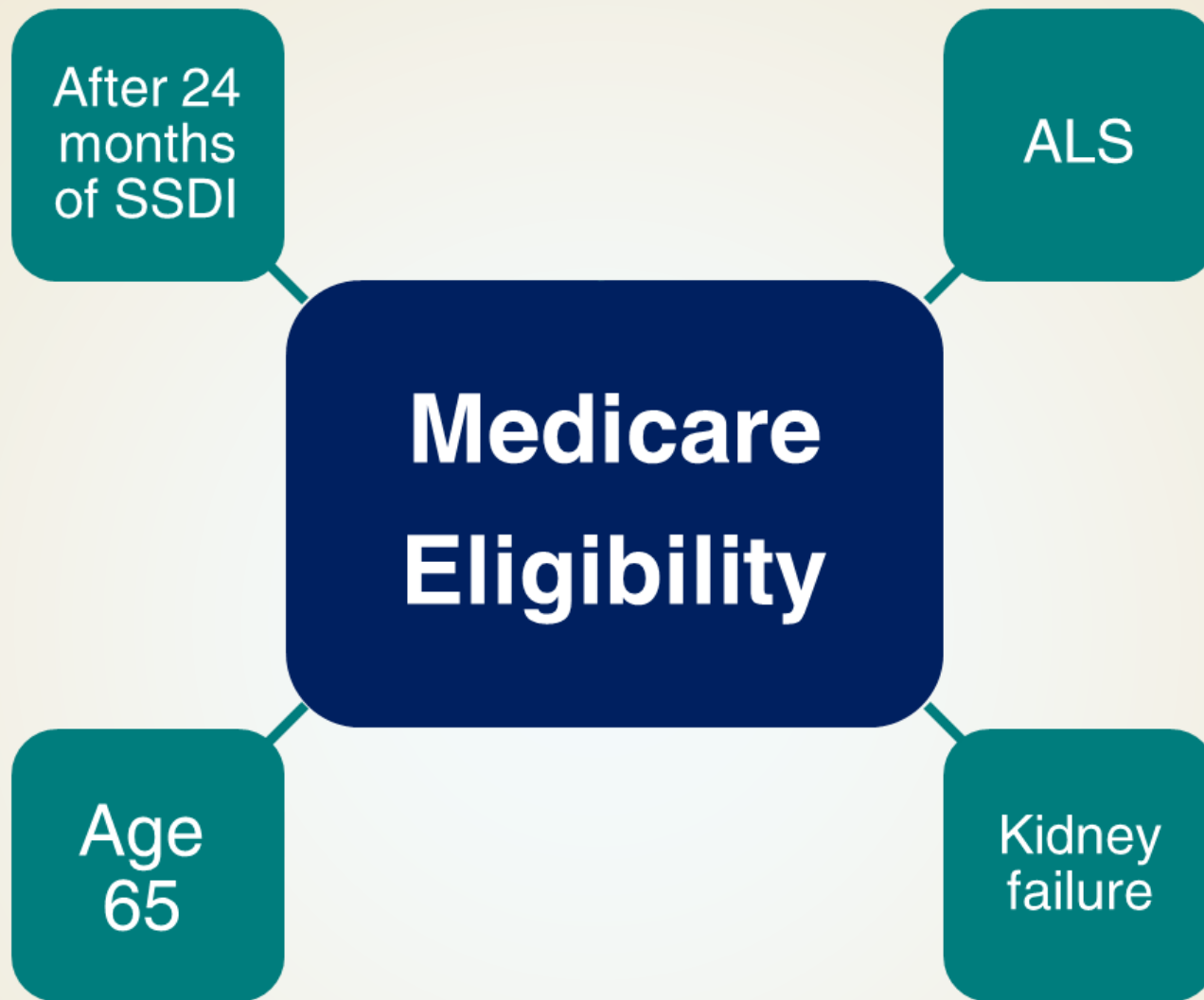
Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
You can add: Part D (Prescription Drug Plan)	Most plans include: Part D (Prescription Drug Plan) Extra Benefits (e.g. vision, hearing, dental, and more)
You can also add: Supplemental insurance coverage (Medigap)	Some plans also include: Lower out-of-pocket costs

[Medicare.gov](https://www.Medicare.gov)



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Age 65

Initial Enrollment Period

Begins 3 months before your 65th birthday and ends 3 months after that birthday

General Enrollment Period

January 1 – March 31

Medicare Enrollment

Special Enrollment Period

If 65 or older and covered under a group health plan based on your – or your spouse's – current work.



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Medicare Enrollment Periods

Enrollment Period:	When the period occurs:
Initial Enrollment Period – Your first opportunity to enroll	3 months before you turn age 65, the month you turn age 65, and 3 months after you turn age 65
General Enrollment Period	Annually, January 1 – March 31
Special Enrollment Period	During any month you remain covered under the group health plan and your, or your spouse's, current employment continues; or In the eight-month period that begins with the month your group health plan coverage or the current employment it is based on ends, whichever comes first.



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Medicare Part B Coverage - IEP

Beginning in 2023, if you enroll during your Initial Enrollment Period:	Your Part B Medicare coverage starts:
One to three months before you turn age 65	The month you turn age 65
The month you turn age 65, or one to three months after you turn age 65	The first day of the month after you sign up



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Medicare Part B Coverage - GEP

Beginning in 2023, if you enroll during the General Enrollment Period:

January 1 to March 31 (You might pay a late enrollment penalty)

Your Medicare Part B coverage starts:

The first day of the month after you sign up



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Medicare Part B Coverage - SEP

If you enroll during your Special Enrollment Period:

Any time while you or your spouse have a group health plan based on current employment, or during the first full month you are no longer covered or employed

During any of the remaining 7 months of the SEP

Your Medicare Part B coverage starts:

- On the first day of the month you enroll, or
- By your choice, on the first day of any of the following 3 months

The first day of the month after you sign up.

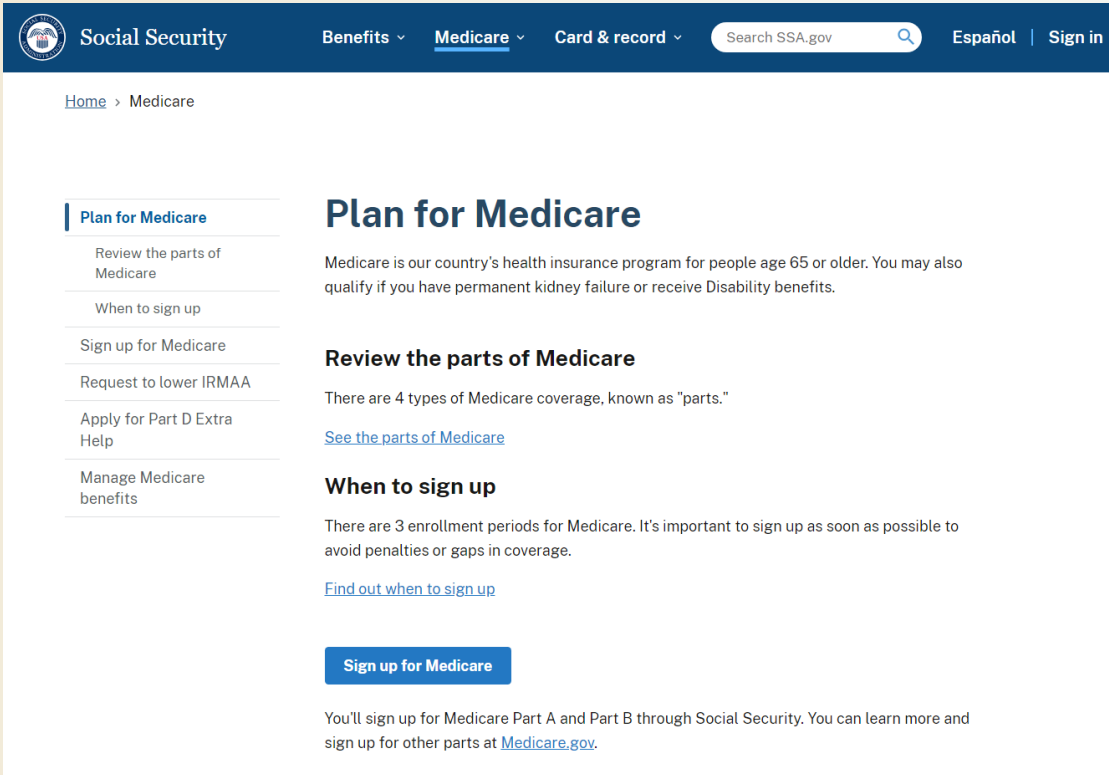


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Medicare Applications

If you already have Medicare Part A and wish to add Medicare Part B, complete the online application, or fax or mail completed forms CMS-40B and CMS-L564 to your local Social Security office.



The screenshot shows the top navigation bar of the Social Security Administration website. It includes the Social Security logo, the text "Social Security", and navigation links for "Benefits", "Medicare", and "Card & record". There is a search bar with "Search SSA.gov" and a magnifying glass icon, and language options for "Español" and "Sign in".

Below the navigation bar, the breadcrumb "Home > Medicare" is visible. On the left side, there is a vertical menu with the following items: "Plan for Medicare" (highlighted), "Review the parts of Medicare", "When to sign up", "Sign up for Medicare", "Request to lower IRMAA", "Apply for Part D Extra Help", and "Manage Medicare benefits".

The main content area features the heading "Plan for Medicare" followed by a paragraph: "Medicare is our country's health insurance program for people age 65 or older. You may also qualify if you have permanent kidney failure or receive Disability benefits." Below this is the heading "Review the parts of Medicare" with a paragraph: "There are 4 types of Medicare coverage, known as 'parts.'" and a link "See the parts of Medicare".

Next is the heading "When to sign up" with a paragraph: "There are 3 enrollment periods for Medicare. It's important to sign up as soon as possible to avoid penalties or gaps in coverage." and a link "Find out when to sign up".

A blue button labeled "Sign up for Medicare" is positioned below the text. At the bottom of the main content area, a paragraph states: "You'll sign up for Medicare Part A and Part B through Social Security. You can learn more and sign up for other parts at [Medicare.gov](#)."

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Medicare Part B Premiums for 2024

If you're single and file an individual tax return, or married and file a joint tax return:

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$103,000 or less Married couples with a MAGI of \$206,000 or less	2024 standard premium = \$174.70	Your plan premium + \$0
Individuals with a MAGI above \$103,000 up to \$129,000 Married couples with a MAGI above \$206,000 up to \$258,000	Standard premium + \$69.90	Your plan premium + \$12.90
Individuals with a MAGI above \$129,000 up to \$161,000 Married couples with a MAGI above \$258,000 up to \$322,000	Standard premium + \$174.70	Your plan premium + \$33.30
Individuals with a MAGI above \$161,000 up to \$193,000 Married couples with a MAGI above \$322,000 up to \$386,000	Standard premium + \$279.50	Your plan premium + \$53.80
Individuals with a MAGI above \$193,000 up to \$500,000 Married couples with a MAGI above \$386,000 up to \$750,000	Standard premium + \$384.30	Your plan premium + \$74.20
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$419.30	Your plan premium + \$81.00



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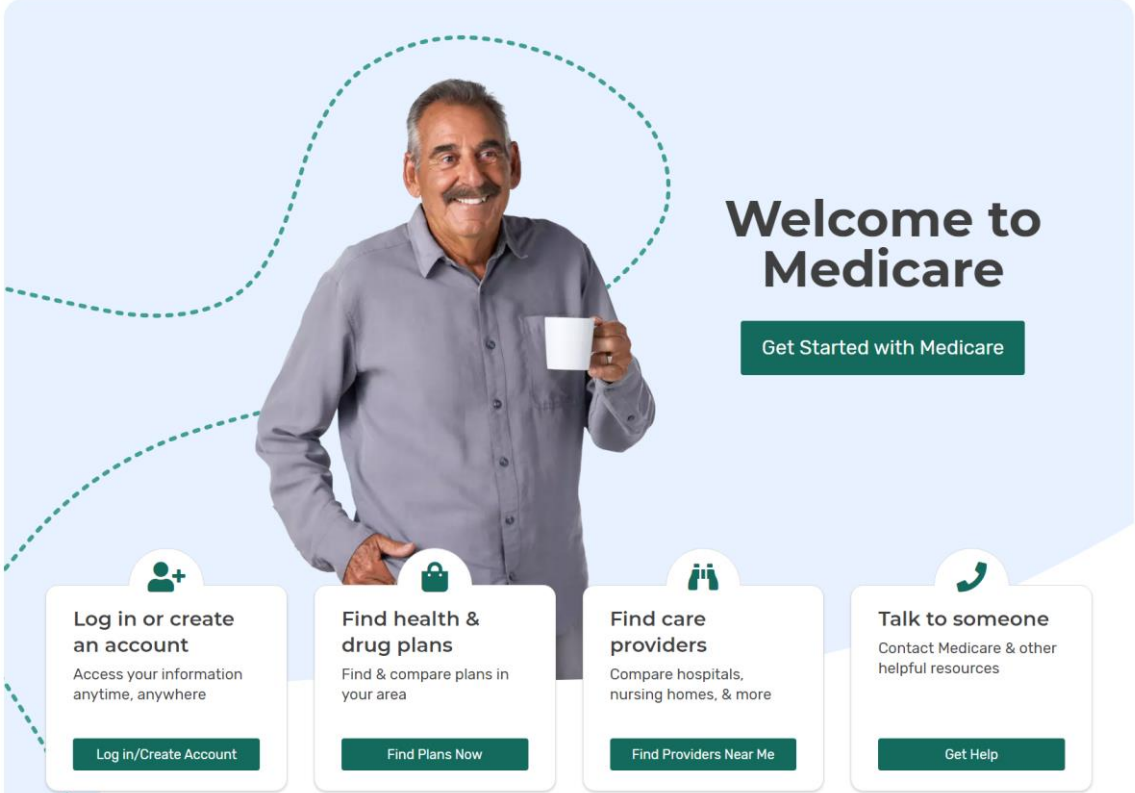
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An official website of the United States government [Here's how you know](#) Cambiar a Español





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Welcome to Medicare

[Get Started with Medicare](#)

-  **Log in or create an account**
Access your information anytime, anywhere
[Log in/Create Account](#)
-  **Find health & drug plans**
Find & compare plans in your area
[Find Plans Now](#)
-  **Find care providers**
Compare hospitals, nursing homes, & more
[Find Providers Near Me](#)
-  **Talk to someone**
Contact Medicare & other helpful resources
[Get Help](#)

[Feedback](#)

1-800-MEDICARE or Medicare.gov



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Medicare Savings Program (MSP)

- If you can't afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state.
- States offer Medicare Savings Programs for people entitled to Medicare who have limited income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To be eligible, you must have Medicare Part A and have limited income and resources.
- Only your state can decide if you are eligible for help under these programs. To find out, contact your state or local medical assistance (Medicaid) agency, social services or welfare office.

[Medicare.gov/medicare-savings-programs](https://www.medicare.gov/medicare-savings-programs)



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Extra Help with Medicare Prescription Drug Plan Costs

- Medicare beneficiaries may be eligible for Extra Help with Medicare prescription drug plan costs
 - Needs-based program for people with limited income and resources
- Extra Help may be worth an estimated \$5,900 per year



ssa.gov/extrahelp



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An official website of the United States government [Here's how you know](#)

[Cambiar a español](#)

Medicare.gov

Basics

Health & Drug Plans

Providers & Services

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Home > Basics > Get started with Medicare

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Get started with Medicare

Medicare is health insurance for people 65 or older. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

Some people get Medicare automatically, others have to actively sign up -- it depends if you start getting retirement or disability benefits from Social Security before you turn 65.

[What do Social Security benefits have to do with getting Medicare?](#)



Get basic information & next steps

Start with the basics and then get specific steps to follow.



Getting Social Security Benefits before 65

Follow this path to sign up for Medicare if you're getting retirement or disability benefits from Social Security at least 4 months before turning 65

[Get My Medicare Steps](#)



Getting Social Security Benefits after 65

Follow this path to sign up for Medicare if you're waiting until 65 or older to get retirement benefits from Social Security

[Get My Medicare Steps](#)



Find the path for your situation

Find the right steps for your situation

[Get More Information](#)

Create an account at [Medicare.gov](#)



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Medicare Card



Your card will have a Medicare number that's unique to you, instead of your Social Security number. This will help to protect your identity.



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my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

Search SSA.gov



Español

Account

Create your personal *my* Social Security account today

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account

Sign In



ssa.gov/myaccount



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my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online.
- Request a replacement Social Security card if you meet certain requirements.
- Report your wages if you work and receive Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits.
- Get a benefit verification letter as proof that you are getting benefits.
- Check your earnings record, benefit, and payment information.
- Change your address and phone number (Social Security beneficiaries only).
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only).
- Submit your advance designation of representative payee request*.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Complete the Medical Continuing Disability Review Report (SSA-454).

ssa.gov/myaccount/what.html



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my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits.
- View possible spouse's benefits.
- Request a replacement Social Security card if you meet certain requirements.
- Check the status of your application or appeal.
- Get a benefit verification letter as proof that you are not getting benefits.
- Get your *Social Security Statement* to review:
 - Estimates of your future retirement, disability, and survivor benefits.
 - Your recent earnings history, to verify the amounts that we posted are correct.
 - The estimated Social Security and Medicare taxes you've paid.

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Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://www.ssa.gov) for up-to-date information on our programs.



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Q&A Session



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