

Making Medicare Enrollment Decisions When You Have Other Coverage

Medicare Part B and job-based insurance

Part B is Medicare's medical insurance, as opposed to Part A, which is Medicare's hospital insurance, and Part D, which is Medicare's prescription drug coverage. The Part B Special Enrollment Period (SEP) lets you delay enrollment in Part B without penalty if you were covered by insurance based on current work - yours or your spouse's - when you first became eligible for Medicare. You can enroll in Medicare Part B without penalty while you have job-based insurance and for up to eight months after you lose your group health coverage or you (or your spouse) stop working, whichever comes first. In most cases, though, you should only delay Part B if your job-based insurance would be primary and your Medicare would be secondary (see the chart on page 3).

Medicare Part B and other types of insurance

- Retiree insurance almost always pays secondary to Medicare, meaning you need to enroll in Medicare when first eligible to be fully covered.
 - One exception is Federal Employee Health Benefits (FEHB) retiree coverage, which continues paying primary for retirees who do not enroll in Part B. But note that you will not have an SEP to enroll in Part B later and may have to wait for coverage and/or pay a penalty.
- If you have a Qualified Health Plan (QHP) from the Marketplace, you should almost always disenroll from it and enroll in Medicare when you become eligible.
- If you have COBRA when you become Medicare-eligible or are offered COBRA when you lose job-based insurance after you are Medicare-eligible, you should enroll in Part B when you become eligible. You are not entitled to an SEP when COBRA ends.
- If you have Veterans Affairs (VA) VA coverage and choose not to enroll in Medicare, you will not have health insurance for facilities outside the VA health system. You should sign up for Medicare when you become eligible if you want to get covered health care outside the VA system.

Note that having any of these types of insurance does not grant you an SEP if you decide to delay Medicare enrollment. If you decide not to enroll in Medicare because you have one of these types of insurance, but then later change your mind, you will likely face lifetime premium penalties and a coverage gap.

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How Medicare coordinates with other insurance

In cases where Medicare is primary to your current insurance, you should enroll in Part B to avoid incurring high costs for your care. This is because when Medicare is primary to your other insurance, your other insurance may not pay for costs until Medicare pays—so you would be responsible for paying these costs out of pocket. When Medicare is secondary, your current insurance will pay the majority of the cost for covered services.

Type of Insurance	Conditions	Primary	Secondary
65+ with job-based insurance	Fewer than 20 employees	Medicare	Employer
	20+ employees	Employer	Medicare
Disabled with job-based insurance	Fewer than 100 employees	Medicare	Employer
	100+ employees	Employer	Medicare
Retiree insurance	Not Medicare-eligible	Retiree	-
	Eligible for Medicare	Medicare	Retiree
VA benefits	Claim from VA facility	VA benefits	-
	Claim from non-VA facility	Medicare	-
COBRA	Had COBRA before enrolling in Medicare	Medicare	-
	Had Medicare before becoming eligible for COBRA	Medicare	COBRA

Enrolling in Medicare Part A

Even if you decide to not enroll in Part B when you first become eligible, know that many people do enroll in Part A even if they already have other coverage. Unlike Part B, Part A is free for most people, meaning most individuals do not owe a monthly premium to have Part A coverage for inpatient and hospital care. To enroll in Medicare Part A, contact the Social Security Administration by calling 1-800-772-1213, requesting an appointment with a local office, or going to www.ssa.gov.

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Enrolling in Part D when you already have prescription drug coverage

If you are considering delaying Part D enrollment because you already have prescription drug coverage, first find out if your coverage is considered creditable. Maintaining enrollment in **creditable drug coverage** means you will not incur a late enrollment penalty for delaying Part D enrollment and that you will have an SEP to enroll in a Part D plan in the future. You should receive a notice from your employer or plan around September of each year, informing you if your drug coverage is creditable. Several types of plans offer creditable drug coverage, including VA benefits, FEHB, and some job-based and retiree plans. Remember, if you decide to delay enrollment in any part of Medicare, keep a record of your insurance until you enroll in Medicare. You may need this documentation to sign up for Medicare later. You can enroll in a Part D plan by visiting Medicare.gov, by calling 1-800-MEDICARE, or by calling the plan directly.

Identifying and reporting Medicare fraud, errors, and abuse

Medicare fraud, errors, and abuse involve a wide range of behaviors that result in unnecessary costs to the Medicare program. Once you are eligible for Medicare, you may be exposed to Medicare fraud or errors, such as before you enroll in a plan or when you access care at a doctor's office. It could also be receiving unsolicited calls from scammers who are just trying to steal your medical identity. It is important to know how to recognize potentially fraudulent activities and how to report them. Examples of potential Medicare fraud, errors, or abuse might include:

- Someone steals your Medicare number and uses it to bill Medicare for items or services you don't need and never receive.
- Someone calls you or visits your home to offer you "free" equipment that you do not need and then bills Medicare for the equipment.
- A plan agent uses your Medicare number to enroll you in a plan without your consent.

To protect yourself from potential Medicare fraud, errors, or abuse:

- Protect your Medicare number and only give it to your doctors and other providers.
- Be careful when others ask for personal information or offer you "free" products or services in return for your Medicare number.
- Check your Medicare statements regularly for any suspicious charges or errors. If you see any suspicious charges, call your provider to see if they have made a billing error.
- If you suspect you are experiencing Medicare fraud, errors, or abuse, contact your **Senior Medicare Patrol (SMP)**.



Who to contact with Medicare enrollment questions


Social Security Administration (SSA): Contact SSA if you have questions about Medicare enrollment, your work history, or Medicare premium penalties and payments. You can call SSA at 800-772-1213. You can alternatively visit www.ssa.gov or request an appointment with your local Social Security office.

State Health Insurance Assistance Program (SHIP): Contact your SHIP if you would like one-on-one assistance learning about and reviewing your enrollment options. SHIP counselors are certified and trained to provide individualized, unbiased Medicare information.

Your group health plan or other current insurer: If you have other health insurance and are Medicare-eligible (or will soon become Medicare-eligible), speak with your benefits administrator or your employer’s human resources department to learn how your benefits will work with Medicare. If you have prescription drug coverage, see if it is considered creditable.

Senior Medicare Patrol (SMP): Contact your SMP to report potential incidents of Medicare fraud, abuse, or errors. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

Medicare: Contact Medicare if you would like to find health care providers and suppliers in your area that participate in Medicare or plans offered in your area. Visit www.Medicare.gov or call Medicare at 1-800-MEDICARE (800-633-4227).

Local SHIP contact information	Local SMP contact information
Toll-free phone number: 877-839-2675 (To connect with your SHIP, say “Medicare”)	Toll-free phone number: 877-808-2468 (To connect with your SMP, say “Medicare Fraud”)
Online SHIP Locator: www.shiphelp.org Click: 	Online SMP Locator: www.smpresource.org Click: 
SHIP National Technical Assistance Center: 877-839-2675 www.shiphelp.org info@shiphelp.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2021 Medicare Rights Center www.medicareinteractive.org <i>The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i>	