

Should Client Enroll in Medicare - Questions to Ask

Client Name:

Client Response	Questions to Ask	Answers
	1. When do you turn 65 or become eligible for Medicare if under age 65?	Proceed to question 2
	2. Will you have health insurance coverage when you turn 65 or become eligible for Medicare if you are under age 65?	Answer: No – Client needs to sign up for Part A and B Answer: Yes – Proceed to question 3
	3. Who is providing your health insurance: your employer or your spouse’s employer?	Proceed to question 4
	4. Is the person providing the insurance going to continue to be ACTIVELY employed by the company providing the insurance when <u>you turn 65</u> or <u>become eligible for Medicare</u> if under age 65?	Answer: Yes – Proceed to question 5 Answer: No – Client needs to sign up for Part A and B when they turn 65 or become eligible for Medicare
	5. <u>Client age 65 or older ask:</u> Does the employer have 20 or more employees? <u>Client under age 65 ask:</u> Does the employer have 100 or more employees?	Answer: Yes – Client must be allowed to continue employer coverage as primary while actively employed; client can delay enrollment in Part A and B with no penalty – [Discuss if client wants to keep EGHP] Proceed to question 8 Answer: No – Proceed to question 6
	6. Client needs to ask employer who is providing the insurance: What will happen to my health coverage when I turn 65 or become eligible for Medicare due to disability?	Answer: <ul style="list-style-type: none"> ● Pay Primary – Client can delay Part B enrollment; verify with insurance company in writing ● Pay Secondary – Client should consider enrolling in Medicare Part A and B since employer plan will only pay secondary, can delay Part B with no penalty ● No Coverage – Client will want to enroll in Medicare or pay a penalty for Part B later

Client Response	Questions to Ask	Answers
	6. Continued	<ul style="list-style-type: none"> • Client is self-employed – Need to check with Social Security to see if Part B enrollment can be delayed • Proceed to question 7
	7. Are you enrolled in a HSA (Health Savings Account) with a high deductible health plan?	<p>Answer: Yes – Client <u>cannot</u> contribute to a HSA if they are enrolled in Medicare Part A or B. Give client copy of HSA factsheet. Proceed to question 8</p> <p>Answer: No – Proceed to question 8 – Client may not want to enroll in Part A; may want to keep options open for future employment</p>
	8. Are you planning to draw Social Security benefits when you turn 65? (under age 65 will automatically be drawing Social Security benefits when they become Medicare eligible due to disability)	<p>Answer: Yes, Enrollment in free-Part A is automatic, you can't stop it. If you have a HSA you cannot make contributions if you are enrolled in Medicare Part A and/or B – Proceed to question 9</p> <p>Answer: No, you can delay enrolling in Part A and B and continue contributing to HSA. Proceed to question 9</p>
	9. Is your employer drug coverage from active employment as good as Medicare's?	<p>Answer: Yes – When ACTIVE employment ends there will be no penalty if you enroll in a Part D plan within 63 days.</p> <p>Answer: No - Client should not enroll in Part A or B to avoid triggering the Part D penalty.</p>
Additional Discussion about enrolling in Medicare		
1. If client meets with Social Security they should document date, time, name of person, local office and if told to delay or enroll in Medicare Part A and B		
2. Enrollment for Part A only or Part A and B can be done online. If client has already enrolled in Part A they cannot enroll in Part B online. Client must go to Social Security office to enroll.		
3. Client must enroll in Medicare to avoid a penalty when the person providing the insurance is no longer working.		

Note: Information about enrollment timelines can be found in Handbook 1 page B10 – 1