

Enrolling in Medicare A, B, C and D

Enrollment Period	Part A and Part B Initial Enrollment Period (IEP)	Part A and Part B General Enrollment Period (GEP)	Part B Special Enrollment Period (SEP)
Applies to Medicare A, B, C and/or D?	Part A Part B	Part A Part B	Part B
Length of enrollment period?	7 months	120 days per year January 1 – March 31 of each year	8 months
When does it begin and end?	<p>Medicare eligibility due to age: 7 month time frame 3 months before your 65th birthday; 1 month of your 65th birthday; 3 months after the month of a your 65th birthday.</p> <p>Medicare eligibility due to disability: first day of the 25th month of receiving Social Security Disability Insurance (SSDI) or certain disability benefits from the Railroad Retirement Board.</p> <p>Medicare eligibility due to ALS (Lou Gehrig's disease): first day of the month your Social Security or Railroad Retirement Board disability benefits begin.</p>	January 1 – March 31 of each year	<p>Begins the month after your employment ends or the employer group health care coverage ends, whichever happens first.</p> <p>IMPORTANT: Even if you take COBRA benefits, the 8-month SEP begins when your employment ends.</p>
Enrollment Process	<p>If you are eligible for Medicare and also eligible for retirement or disability benefits, you will automatically be enrolled in Medicare Parts A and B. Social Security will mail you a packet, including your Medicare card.</p> <p>IMPORTANT: If you do not want to enroll in Part B, you need to follow the instructions contained within the information you receive from Social Security. A penalty may apply if you enroll at a later date and did not have employer group health coverage.</p> <p>If you <u>are not</u> receiving Social Security or Railroad Retirement benefits, due to retirement or disability you will need to enroll in Medicare on your own with the Social Security Administration (phone: 1-800-772-1213, www.ssa.gov).</p>	<p>People who did not enroll in Part A or B during their IEP, or terminated their Part A or Part B benefits and want to re-enroll, may enroll in either or both Part A and/or Part B during the General Enrollment Period (GEP). If you enroll during the GEP, your benefits will begin the following July 1.</p>	<p>You can sign up for Part A and/or Part B without a penalty anytime that you or your spouse (or family member if you're disabled) are working, and you're covered by a group health plan through the employer or union based on that work. If that coverage ends, you can sign up during the 8-month period that begins the month after the employment ends or the group health plan coverage ends, whichever happens first.</p> <p>Only available if you, your spouse, (or family member if you are disabled) are working, and you're covered by a group health plan through the employer or union based on that work.</p>

<p>When will Medicare coverage begin?</p>	<ul style="list-style-type: none"> • If you enroll (or are automatically enrolled) in Medicare during the first three months of the initial enrollment period, Medicare coverage starts on the 1st day of the month in which you turn age 65. • If you enroll in the month of your 65th birthday, coverage starts on the 1st day of the next month. • If you enroll in the 5th month of your IEP, coverage will start 2 months after enrollment. • If you enroll in the 6th or 7th month of the IEP, coverage will start 3 months after enrollment. <p>If receiving disability benefits from Social Security or RRB, coverage will start the first day of the 25th month after your benefits begin.</p>	<p>July 1</p>	<p>1st day of the month following enrollment into Medicare.</p>
<p>What happens if you do not enroll when eligible?</p>	<p>If you do not enroll in Medicare Part A when first eligible, you may have to pay a penalty equal to 10% of the current Part A premium.</p> <p>If you delay your enrollment into Part B until the GEP, you may have to pay a late enrollment penalty of 10% of the current Part B premium amount for each 12-month period you delayed enrollment. The penalty applies unless you had creditable coverage from an employer group health plan.</p>	<p>If you delay your enrollment into Part B until the GEP, you may have to pay a late enrollment penalty of 10% of the current Part B premium amount for each 12-month period you delayed enrollment. This is true unless you had creditable coverage from an employer group health plan.</p>	<p>Varies, possible penalty.</p>
<p>Special Information</p>	<p>If you have End-Stage Renal Disease (ESRD) and need dialysis on a regular basis or a kidney transplant, you can get Medicare Part A and Part B within 3 months of your first dialysis treatment.</p>	<p>If you are 65 years old or older and owe the penalty, you have to pay the penalty for as long as you are enrolled in Part B.</p> <p>If you are younger than 65, have Medicare because of a disability and owe the penalty, the Part B penalty will end when you turn 65 and qualify for Medicare coverage based on age.</p>	<p>Call the Senior LinkAge Line® at 1-800-333-2433 for more information.</p>

Enrolling in Medicare A, B, C and D

Enrollment Period	Part C Initial Coverage Election Period (ICEP)	Part C Special Enrollment Period (SEP)	Part C Dis-enrollment Period
Applies to Medicare A, B, C and/or D?	Part C	Part C	Part C
Length of enrollment period?	7 months Must have both Medicare Part A and Part B	Varies	45 days
When does it begin and end?	<p>Medicare eligibility due to age: 7-month time frame 3 months before your 65th birthday month; 1 month of your 65th birthday; 3 months after the month of your 65th birthday.</p> <p>Medicare eligibility due to disability under age 65: begins 21st month of receiving Social Security Disability Insurance (SSDI) or certain disability Railroad Retirement benefits; ends at the end of the 27th month of receiving Social Security or Railroad Retirement benefits</p> <p>Already eligible for Medicare due to disability but turn age 65: 7-month time frame 3 months before your 65th birthday month; 1 month of your 65th birthday; 3 months after the month of your 65th birthday</p> <p>IMPORTANT: If you sign up for a Medicare Advantage Plan during this time, you can drop that plan at any time during the next 12 months and go back to Original Medicare.</p>	<p>Changes in where you live:</p> <p>1. <u>Move to a new address</u> If you tell your plan before you move, your chance to switch plans begins 1 month before you move and continues for 2 full months after you move. If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.</p> <p>2. <u>Move back to the U.S.</u> Your chance to join lasts for 2 full months after the month you move back to the U.S.</p> <p>3. <u>Moved into, reside in, or just moved out of a skilled nursing facility or long-term care hospital</u> Your chance to join, switch, or drop coverage lasts as long as you live in the institution and for 2 full months after the month you move out of the institution.</p> <p>4. <u>Released from jail</u> Your chance to join lasts for 2 full months after the month you're released from jail.</p> <p>Changes where you lose your current coverage:</p> <p>1. <u>You're no longer eligible for Medicaid.</u> Your chance to change lasts for 2 full months after the month you find out you're no longer eligible for Medicaid.</p> <p>2. <u>You leave coverage from your employer or union (including COBRA coverage).</u> Your chance to join lasts for 2 full months after the month your coverage ends.</p> <p>3. <u>You involuntarily lose other drug coverage that is as good as Medicare drug coverage (creditable coverage), or your other coverage changes and is no longer creditable.</u> Your chance to join lasts for 2 full months after the month you lose your creditable coverage.</p> <p>4. <u>You have drug coverage through a Medicare Cost Plan and you leave the plan.</u> Your chance to join lasts for 2 full months after the month you drop your Medicare Cost Plan.</p>	Begins January 1 and ends February 14

<p>Enrollment Process</p>	<p>Enrollment in Medicare Part C is not automatic. You must enroll in a specific plan to be enrolled in Medicare Advantage Plan (Part C).</p>	<p>Refer to above.</p>	<p>During this dis-enrollment period, you can only dis-enroll from a Medicare Advantage Plan and return to Original Medicare and enroll in a stand alone PDP. You must begin the new year enrolled in a Medicare Advantage Plan in order to use the dis-enrollment period.</p>
<p>When will Medicare coverage begin?</p>	<p>Example 1: Your 65th birthday month is April. Your IEP for Part B is January 1 to July 31. The effective date of your Part A and Part B benefits is April 1, thus your ICEP for MA plans (Part C) is January 1 (3 months before the effective date for both Parts A and B benefits) to July 31 (the last day of your Part B IEP).</p> <p>Example 2: Your 65th birthday month is April and your IEP for Parts A and B is January 1 to July 31. You do not enroll in Part B because you continue to work and are covered by your employer group health plan. You retire and then enroll in Part B which becomes effective December 1 of that same year. Your ICEP to enroll in an MA plan is September 1 (3 months before the effective date both Parts A and B) to November 30 (the last day of the month preceding your effective date for both Parts A and B benefits).</p>	<p>Varies</p>	<p>Your dis-enrollment in your Medicare Advantage Plan will become effective on the first day of the month following the month you dis-enroll. For example, if you dis-enroll on January 15, 2011 your disenrollment effective date is February 1, 2011; this is also the effective date for your return to Original Medicare and enrollment in a stand alone Part D plan if you enrolled in one when you dis-enrolled from your Medicare Advantage Plan.</p>
<p>What happens if you do not enroll when eligible?</p>	<p>Varies</p>	<p>Varies</p>	<p>If you want to dis-enroll from your Medicare Advantage Plan and do not do it during the dis-enrollment period, you will have to wait until October 15 – December 7 to dis-enroll and enroll in a new option with an effective date of January 1.</p>
<p>Special Information</p>	<p>If you have Medicare Part A and enroll in Medicare Part B during the General Enrollment Period (GEP) of January 1 – March 31, your Medicare Part C ICEP is from April 1 – June 30.</p>	<p>Additional SEPs may apply. Call the Senior LinkAge Line® at 1-800-333-2433 for more information.</p>	<p>There no longer is a Medicare Advantage Enrollment Period from January 1 – March 31.</p>

Enrolling in Medicare A, B, C and D

Enrollment Period	Part D Initial Enrollment Period (IEP)	Part C and Part D Annual Election Period (AEP)	Part D Special Enrollment Period (SEP)
Applies to Medicare A, B, C and/or D?	Part D	Part C Part D	Part D
Length of enrollment period?	If you are new to Medicare, the IEP is the same as the IEP for Part A and/or Part B.	2012 Plan Enrollment from October 15 – December 7, 2011	Varies
When does it begin and end?	<p>Medicare eligibility due to age: 7 month time frame 3 months before your 65th birthday month; 1 month of your 65th birthday; 3 months after the month of your 65th birthday.</p> <p>Medicare eligibility due to disability: 21st month of receiving Social Security Disability Insurance (SSDI).</p> <p>Medicare eligibility due to ALS (Lou Gehrig's disease): first day of the month your Social Security or Railroad Retirement Board disability benefits begin.</p>	2012 Plan Enrollment from October 15 – December 7, 2011	<p>Changes in where you live:</p> <p>1. <u>Move to a new address</u> If you tell your plan before you move, your chance to switch plans begins 1 month before you move and continues for 2 full months after you move. If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.</p> <p>2. <u>Move back to the U.S.</u> Your chance to join lasts for 2 full months after the month you move back to the U.S.</p> <p>3. <u>Moved into, reside in, or just moved out of a skilled nursing facility or long-term care hospital</u> Your chance to join, switch, or drop coverage lasts as long as you live in the institution and for 2 full months after the month you move out of the institution.</p> <p>4. <u>Released from jail</u> Your chance to join lasts for 2 full months after the month you're released from jail.</p> <p>Changes when you lose your current coverage:</p> <p>1. <u>You're no longer eligible for Medicaid.</u> Your chance to change lasts for 2 full months after the month you find out you're no longer eligible for Medicaid. If you lose coverage for the following year, your chance to change is between January 1 - March 31.</p> <p>2. <u>You leave coverage from your employer or union (including COBRA coverage).</u> Your chance to join lasts for 2 full months after the month your coverage ends.</p> <p>3. <u>You involuntarily lose other drug coverage that is as good as Medicare drug coverage (creditable coverage), or your other coverage changes and is no longer creditable.</u> Your chance to join lasts for 2 full months after the month you lose your creditable coverage.</p> <p>4. <u>You have drug coverage through a Medicare Cost Plan and you leave the plan.</u> Your chance to join lasts for 2 full months after the month you drop your Medicare Cost Plan.</p>

Enrollment Process	<p>Enrollment in Medicare Part D is not automatic. You must enroll in a specific plans to receive your Part D benefit. This could be a stand alone Medicare Part D Plan or a Medicare Advantage Plan with Part D coverage.</p> <p>If you don't enroll in a Medicare drug plan during the initial enrollment period you can only enroll at the end of each year during the Annual Election Period (October 15-December 7) or if you qualify for a Special Enrollment Period.</p>	<p>You can</p> <ol style="list-style-type: none"> 1. Change from Original Medicare to a Medicare Advantage Plan. OR 2. Change from a Medicare Advantage Plan back to Original Medicare. OR 3. Switch from one Medicare Advantage Plan to another Medicare Advantage Plan. OR 4. Switch from a Medicare Advantage Plan that doesn't offer drug coverage to another Medicare Advantage Plan that offers drug coverage. OR 5. Switch from a Medicare Advantage Plan that offers drug coverage to another Medicare Advantage Plan that doesn't offer drug coverage. OR 6. Join a Medicare Prescription Drug Plan. OR 7. Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan. OR 8. Drop your Medicare Prescription Drug coverage completely. 	<p>Refer to above.</p>
When will Medicare coverage begin?	<ul style="list-style-type: none"> • If you enroll (or are automatically enrolled) in Medicare during the first three months of the initial enrollment period, Medicare coverage starts on the 1st day of the month in which you turn age 65. • If you enroll in the month of your 65th birthday, coverage starts on the 1st day of the next month. • If you enroll in the 5th month of your IEP, coverage will start 2 months after enrollment. • If you enroll in the 6th or 7th month of the IEP, coverage will start 3 months after enrollment. 	<p>January 1</p>	<p>Varies</p>
What happens if you do not enroll when eligible?	<p>If you don't enroll in a Medicare drug plan during the initial enrollment period you can only enroll at the end of each year during the Annual Election Period (October 15 – December 7) or if you qualify for a Special Enrollment Period.</p>	<p>Varies</p>	<p>Varies, possible penalty.</p>
Special Information	<p>People who have Medicare due to a disability have another Part D IEP when they turn age 65.</p> <p>If you do not have Medicare Part A and enroll in Medicare Part B during the General Enrollment Period (GEP) of January 1 – March 31, your Medicare Part D IEP is from April 1 – June 30.</p>	<p>Call the Senior LinkAge Line® at 1-800-333-2433 for more information.</p>	<p>Additional SEPs may apply. Call the Senior LinkAge Line® at 1-800-333-2433 for more information.</p>

assets (not counting retirement accounts & personal belongings). Your spouse's income and assets are not counted.

New! www.db101.org: You can go to www.db101.org to find more information about work incentives, see how your benefits and income might change with a job, set work goals and plan next steps. DB101.org is a free service and does not affect your benefits.

Medicare enrollment periods, health screening and turning age 65

- When you turn age 65, you will be entitled to another initial enrollment period for Medicare Part B
 - ▶ If you enrolled in Medicare Part B due to a disability and had to pay a premium penalty because you did not enroll when initially eligible, once you turn age 65, you will no longer have to pay the premium penalty.
- When you turn age 65, you will be entitled to another initial enrollment period for Medicare Part D
- When you turn age 65, you will be entitled to another Medicare Supplement (Medigap) open enrollment period with no health screening. This applies if you voluntarily dis-enrolled from Medicare Part B because you had employer group health plan coverage due to employment.

Questions?

If you are under age 65 and have a disability please visit www.db101.org or call the Disability Linkage Line® at **1-866-333-2466** for personalized assistance with understanding your options. The Disability Linkage Line® is open from 8:30 a.m.-5:00 p.m. Monday – Friday.

The Disability Linkage Line® is a free statewide comprehensive information, referral and assistance service for people with disabilities, chronic illnesses, and their representatives. Disability Linkage Line® specialists provide objective one-to-one assistance to help people learn about and manage their health care and other benefit options, as well as access community supports and services.

Disability Linkage Line® is a service of the Minnesota Department of Human Services and provided locally in all 87 counties by the Metropolitan Center for Independent Living and Southeastern Minnesota Center for Independent Living.

The Disability Linkage Line® is an integral part of the MinnesotaHelp Network™ which includes:

- Disability Linkage Line® 1-866-333-2466
- Senior LinkAge Line® 1-800-333-2433

- Veterans Linkage Line™ 1-888-546-5838 (1-888-LinkVet)
- www.MinnesotaHelp.info

Your Rights: Medicare Part A, B, C and D Appeals

You have the right to appeal any decision about your Medicare services. This is true whether you are in Original Medicare, a Medicare Advantage plan, Other Medicare Plan or Medicare Part D stand alone prescription drug plan. If Medicare does not pay for an item or service you have been given, or if you are not given an item or service you think you should get, you can appeal.

Fast Track Appeals under Original Medicare

If you are receiving Medicare services from a hospital, a skilled nursing facility, a home health agency, an outpatient rehabilitation facility, or a hospice, you have the right to ask for a fast or expedited appeal if you think that your covered services are ending too soon.

At least two days before your health care services will end, these types of Medicare providers must give you a written notice, usually called "Important Message from Medicare" or "Notice of Medicare Provider Non-coverage." The notice will explain how you can appeal to Medicare's Quality Improvement Organization (QIO), a private contractor hired by Medicare to decide this type of appeal. You can ask your doctor for medical information to help your appeal.

In Minnesota, the QIO is Stratis Health. If you believe you are being discharged from the hospital too soon, did not receive the proper quality of care or will lose any services you had been receiving from a provider, you should call Stratis Health right away to appeal these decisions. Stratis Health has phone numbers for each type of complaint in order to assist you as quickly as possible.

- Appeal your date of discharge: 1-866-894-1327
- Appeal discontinuing services (outside a hospital setting): 1-877-624-1414
- Quality of Care Complaint: 1-800-443-4323

You must contact Stratis Health (QIO) to ask for a fast appeal no later than noon of the day before your Medicare services will end. If you meet this deadline for a fast appeal and the QIO decides your services should end, Medicare will continue to pay only until the next day at noon. You will be responsible for any charges after that