

5 Major Misconceptions of Medicare Eligible Employees

Misconception	Truth
1 I must wait until I retire to enroll in Medicare.	As a Medicare eligible employee, you can work full or part time and waive your employer health plan to enroll in Medicare at any time during the year using a Special Enrollment Period (SEP).
2 I am required to elect Social Security benefits when I enroll in Medicare.	Although Medicare Parts A & B are administered and billed through Social Security, you do not need to elect Social Security benefits in order to enroll.
3 I need to wait until my employer health plan's open enrollment period to switch to Medicare.	You may enroll in Medicare anytime during the year regardless of your employer health plan's open enrollment period. Make sure to check with your employer regarding their disenrollment rules.
4 I can only enroll in Medicare during Medicare's Annual Election Period (AEP) at the end of the year.	If you wish to waive your employer health plan or you are involuntarily losing coverage, you may enroll in Medicare at any time during the year using a Special Enrollment Period (SEP). There are various SEP's pertaining to different situations.
5 I do not need to enroll in Medicare while I am working and covered under my employer health plan.	In some situations, you may need to enroll in Medicare in order to receive full benefits from your employer health plan. This occurs when Medicare pays primary (first) and the group health plan pays secondary (second). Contact your employer if you have questions about whether your employer plan pays primary or secondary.



For More Information

For more information, contact your representative
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