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**BRADEN MEDICARE  
INSURANCE**  
"YOUR TRUSTED MEDICARE SPECIALIST"

## **INSTRUCTIONS FOR GETTING ENROLLED IN MEDICINE**

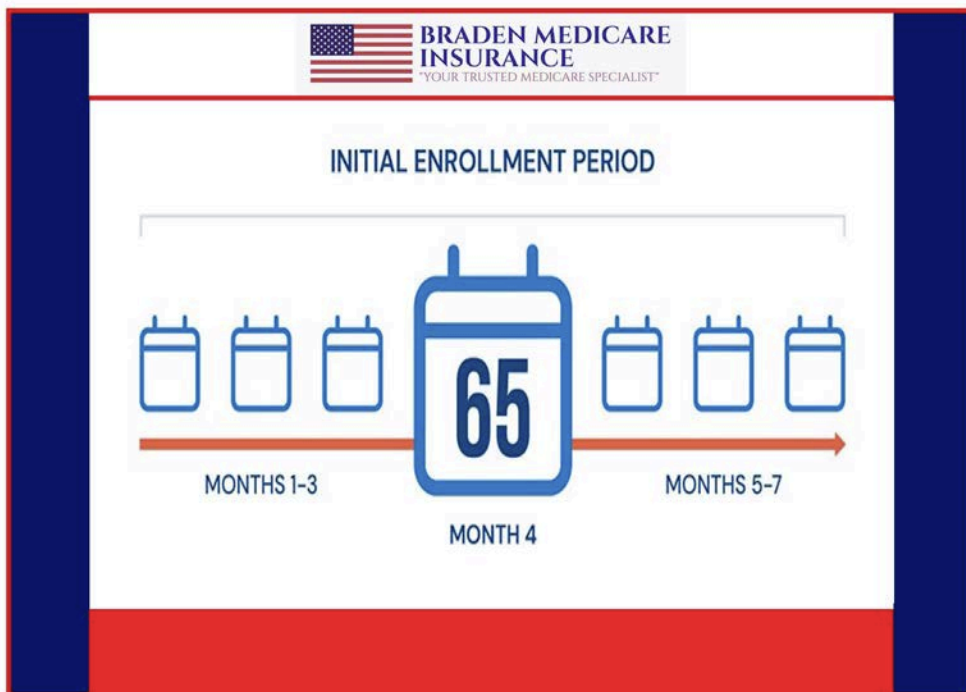
The first step to receiving Medicare benefits is to enroll in the health insurance program. We break down the three ways you can enroll and the enrollment process timeline.

When you are new to Medicare, you probably have questions regarding when and how to apply for Medicare. Understanding when to sign up for Medicare and knowing the proper way to enroll in Medicare coverage is essential. Below, we review all avenues of applying for Medicare and outline the steps you should take for a successful Medicare enrollment.

### **STEPS TO TAKE WHEN APPLYING FOR MEDICARE**

Many factors determine when you can apply and sign up for Medicare. For most, the Medicare sign-up process is straightforward. The first time you can apply for Medicare is when you turn 65. However, there are instances where you can become eligible for Medicare before age 65.

Signing up for Medicare is simple. Three months before the month of your 65th birthday, your initial enrollment window will open. This initial enrollment period lasts through your birthday month and ends on the last day of the third month following.



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Your **INITIAL ENROLLMENT PERIOD** (IEP) starts 3 months prior to your Birth Month when you are turning 65, and it continues 3 months after your Birth Month.

In total, your initial enrollment period lasts seven full months. This is a once-in-a-lifetime enrollment window that you do not want to miss. If, for any reason, you happen to miss it, there are other opportunities to enroll. Keep in mind that no part of Medicare is mandatory. However, if you do not sign up when you are first eligible, you could incur Medicare late enrollment penalties when you eventually sign up. The only way around the late enrollment penalties that result from delaying Medicare enrollment is to have creditable coverage.

## WAYS YOU CAN GET ENROLLED IN MEDICARE



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## THE ABCDs OF MEDICARE

PART OF MEDICARE

WHAT'S COVERED



Original Medicare (CMS\*)

**Partial Coverage for:**  
Inpatient Hospital Stay  
Skilled Nursing Care  
Hospice  
Home Care



Original Medicare (CMS\*)

**Partial Coverage for:**  
Doctor Visits  
Surgery  
Lab Tests  
Medical Equipment  
Preventive Exams



Private Insurers and Health Plans

Similar to **Parts A & B** with predictable out-of-pocket costs and more coverage.

**Often fully covers:** Wellness Services  
Vision Exams  
Hearing Exams

**Often partially covers:** Eye Glasses  
Hearing Aids



Private Insurers and Health Plans

Helps with the cost of prescription drugs not covered by Original Medicare.

**Covers some:**  
Prescription Drugs



\*Centers for Medicare and Medicaid Services

## ENROLLING IN MEDICARE PART A

Upon turning 65, if you are collecting Social Security benefits, you will automatically be enrolled into Medicare Part A. Additionally, if you are under 65 and have received Social Security Disability benefits for at least 24 months, you will be automatically enrolled in Medicare Part A coverage.

However, if you are not automatically enrolled, you will need to take the steps to enroll yourself in coverage. The best time to enroll in Medicare Part A benefits is during your Initial Enrollment Period. For most, Medicare Part A is premium-free once you become eligible. If you worked at least ten years while paying Medicare taxes in the United States, you can receive Medicare Part A premium-free.

Keep in mind Medicare Part A works with other insurance, so even if you are already covered by a group or employer plan, Medicare Part A may be able to help cover additional benefits. So, regardless of whether you are still working when you become eligible for Medicare, it makes sense to enroll in Medicare Part A as soon as possible. This will help keep your out-of-pocket hospital inpatient costs to a minimum.

## ENROLLING IN MEDICARE PART B

Once you become eligible for Medicare Part B, you may be automatically enrolled or have to complete an application for coverage. If you are receiving Social Security benefits at the time you become eligible for Part B, you will automatically be enrolled. But if not, you will need to enroll yourself in coverage.

However, you do have the option to delay Medicare Part B benefits without penalty if you have credible coverage in place.

If you are covered by credible insurance when you become eligible for Medicare Part B, it is not uncommon to delay your Medicare benefits until you lose your credible coverage. Medicare Part B medical insurance requires every beneficiary to pay a monthly premium.

## REASONS SOME PEOPLE CHOOSE TO DELAY THEIR MEDICARE PART B ENROLLMENT:

- They Have COBRA or Retiree Benefits From Their Previous Employer.
- Sometimes It Is Cheaper To Stay Insured Under Your Spouse's Group Health Insurance, Especially If You Are High Wage Earners.
- They Have Coverage From Their Union Benefits.
- They Are Still Covered Under Their Employer's Group Health Plan.

## APPLYING FOR YOUR MEDICARE PART A & B BENEFITS

Applying for Medicare Part A and Part B is easier than ever. Once you meet eligibility requirements, you are ready to choose from a variety of Medicare Part A and Part B plans in which to enroll. As we mentioned, some beneficiaries can receive automatic enrollment, and some must apply manually. There are three ways to apply for Medicare Part A and Part B:

### 1. BY CALLING THE SOCIAL SECURITY ADMINISTRATION OFFICE NEAREST TO YOU

You can call the Social Security Administration at 1-800-772-1213, Monday through Friday, 7:00 AM – 7:00 PM, to begin the process of enrolling in Medicare. You will need to tell the representative that you are calling to enroll in Medicare Part A and Part B (Original Medicare). From there, you will be instructed on how to complete your application. You may be required to provide documentation to prove your eligibility as well as a valid ID to confirm your identity and residence.

### 2. YOU CAN ENROLL ONLINE FROM THE COMFORT OF YOUR HOME OR OFFICE

Applying for Original Medicare online is one of the easiest ways to enroll in coverage. To apply online, you will need to fill out this online application at [SSA.gov](https://ssa.gov). From there, you will be prompted to submit your documentation and complete the necessary fields on the online application. If done correctly, your next step should be to receive your red, white, and blue card in the mail within a few weeks.

### 3. APPLY THE OLD-FASHIONED WAY BY REQUESTING AN IN-PERSON APPOINTMENT AT THE NEAREST SOCIAL SECURITY OFFICE

Before visiting your local Social Security Administration office, you should find out if they require an appointment for in-person visits. Once you arrive, you will be helped by a representative who will walk you through the application process step-by-step. Once your application is complete and you have shown all required documents, you should receive your card in 3-4 weeks, depending on processing times.

As a *general rule* Medicare applications typically take between 30-60 days to be *formally* approved by both Social Security and Medicare.

### DOCUMENTS YOU WILL NEED TO ENROLL IN MEDICARE

What Documents Are Needed to Apply for Medicare Part A and Part B, you will need to ensure you have the following documentation to verify your identity:

- A copy of your birth certificate
- Your driver's license or state I.D. card
- Proof of U.S. citizenship or proof of legal residency



## YOU MAY BE ASKED TO PROVIDE THE FOLLOWING DOCUMENTS:

- Your Social Security Card
- W-2 forms, if still active in employment
- Military discharge documents if you previously served in the U.S. military before 1968.
- Information about current health insurance types and coverage dates  
If you are already enrolled in Medicare Part A and have chosen to delay enrollment in Medicare Part B, you must complete the additional forms (listed below).
- The first form is called a CMS Form **40B**. It is an easy single-page form that you complete yourself, Use this link to read and print CMS Form 40B here: **40B Form**. This allows you to apply for enrollment into Medicare Part B only. The 40B form must be included in your online application or mailed directly to the Social Security office.
- CMS Form **L564** is a form that must be completed by your employer. You can get a copy of the form by clicking the link for this in our On-line Virtual Filing Cabinet at [www.bradenmedicare.com](http://www.bradenmedicare.com). The purpose of this form is to verify that you do or did have Creditable Health Insurance. You must include the completed L564 form in your online application or mail it directly to the Social Security office.
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## APPLYING ONLINE IS THE FASTEST ROUTE FOR GETTING ENROLLED IN MEDICARE PART A AND MEDICARE PART B

Applying for Medicare Part A and Part B (Original Medicare) online is a quick and easy process on the Social Security website, taking approximately ten minutes. After you have applied for Medicare Part A and Part B online, you can check the status of your application. This online portal is also where you can appeal claims, request a replacement card, and print a benefit verification letter when needed.

Enrolling in Medicare online became the most popular way of enrollment during the COVID-19 pandemic. However, we understand technology can be an issue for some, so there are other ways to enroll in coverage if you do not wish to enroll in Medicare online.

## APPLYING OVER THE PHONE

Just like applying online, applying for Medicare by phone is easy. You can contact a Medicare representative at your local Social Security office by calling 1-800-772-1213.

This number will automatically connect you to a Medicare representative who can help you in the process of applying for Original Medicare. Depending on when you call, there might be a longer wait time. If the wait time is above average, you can schedule an appointment to have a representative call you.

## **APPLYING IN PERSON**

If you prefer to apply in person, you can sign up for Medicare at your local Social Security office. It is not required to have an appointment. However, scheduling an appointment will ensure that you are seen by an agent at a specific time and can help drastically reduce your wait time.

The Social Security website has a ZIP Code lookup tool to show you the closest office to you. Once you find your nearest office, if they offer appointments, it is recommended that you make one in advance.

## **IF YOU ARE WORKING WITH AN INDEPENDENT MEDICARE BROKER LIKE US AT BRADEN MEDICARE**

We help walk people through this process daily. If you need assistance, get stuck, or just become frustrated, give your broker a call and if they do not return your call, please feel free to call us directly. We are happy to listen so we can understand what has been done and can then get you pointed in the right direction. You can reach me at [mike@bradenmedicare.com](mailto:mike@bradenmedicare.com) or by calling me directly at (480) 771-8181.

We help many individuals by emailing their CMS Form 40B and their Form L564 to their nearest Social Security Office.

Brokers will never charge you for help, but some people who identify themselves as Medicare Advocates or Medicare Coaches often do charge people a fee for assisting them. There is no reason for anyone ever to have to pay for a Medicare Advocate or Coach when you can easily find local, independent Medicare Brokers in your area, or by contacting us for help free of charge.

## **HOW LONG DOES THE ENROLLMENT PROCESS TAKE?**

Once you submit your Medicare coverage application, Medicare will review it to ensure all the information is accurate and complete.



When applying, be sure to double-check the accuracy of your contact information. This is important to ensure prompt delivery of your Medicare identification card, as well as in the event Medicare needs to contact you regarding additional information for enrollment.

After your application is received and processed, you will receive a letter from Social Security with the decision. You can always contact Social Security for assistance if you encounter any questions or problems during the process. Under normal circumstances, you will receive your Medicare I.D. card a few weeks after your initial application is approved. Unfortunately, sometimes waiting times can be as long as 90 days. So, be sure to submit your application with additional time.

However, if you automatically enroll in Medicare because you already receive Social Security benefits, you will receive your I.D. card two months before turning 65.



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# Understanding Your Medicare Card



**MEDICARE HEALTH INSURANCE**

Name/Nombre  
**JOHN L SMITH**

1 Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

2	Entitled to/Con derecho a <b>HOSPITAL (PART A) MEDICAL (PART B)</b>	Coverage starts/Coertura empieza <b>03-01-2016 03-01-2016</b>	3
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**1**

Your new Medicare Beneficiary Identifier (MBI) will replace your Social Security Number.

**2**

These are the parts of Medicare coverage that you have.

**3**

These are the dates when your coverage starts with this card.

All Medicare beneficiaries will be receiving new Medicare cards beginning in **April 2018**. The new card will show your Medicare Beneficiary Identifier (MBI), which will replace your previous Health Insurance Claim Number (HICN).

SAMPLE OF WHAT YOUR RED, WHITE & BLUE MEDICARE CARD WILL LOOK LIKE

## IN CLOSING

Signing up for Medicare can seem overwhelming, but we're here to help you! Our licensed insurance agents are available if you have questions about specific plans or enrollment periods or want to enroll in coverage. We welcome calls from anyone, anytime. Remember, the sooner you start your research and the more organized you are, makes a huge difference in you not becoming anxious or frustrated. You can contact us anytime through our website at [www.bradenmedicare.com](http://www.bradenmedicare.com)