SureCo

Medicare FAQ For Employees

It's important to sign up for Medicare coverage during your Initial Enrollment Period (IEP) or if you qualify for a Special Enrollment Period due to a loss of current coverage. If you don't, you may have to pay a late enrollment penalty.

What are the different parts of Medicare?

- Part A: "Hospital Insurance" provides inpatient/hospital coverage excluding long-term and acts as "classic Medicare"
- Part B: "Medicare Insurance" provides coverage for approved doctor visits and outpatient procedures, including medically necessary and preventative services
- Part C: This is referred to as "Medicare Advantage", otherwise known as hospital or doctor coinsurance, and is provided by private insurers
- Part D: "Prescription Insurance" provides prescription drug coverage by private insurers
- Part G: "Medigap Part G" is a supplemental insurance plan that helps cover out-of-pocket costs associated with Original Medicare (Parts A and B)

What is an Initial Enrollment Period?

Generally, this is when you're first eligible to sign up for Part A and Part B. It starts three months before you turn 65 and ends three months after the month you turn 65. Click here to calculate your Initial Enrollment Period (IEP): https://www.medicare.gov/eligibilitypremiumcalc#eligibility

What is a Special Enrollment Period?

After your first chance to sign up (Initial Enrollment Period), there are certain situations when you can sign up for Part B (and Premium-Part A) without paying a late enrollment penalty. A Special Enrollment Period is only available for a limited time. If you don't sign up during your Special Enrollment Period, you'll have to wait for the next General Enrollment Period and you might have to pay a monthly late enrollment penalty. A loss of your current employer sponsored group coverage is a qualifying event. So, if you originally delayed your enrollment in Medicare Part A &/or Part B due to having qualified employer group coverage, you will qualify for a Special Enrollment Period. It is important to note that you must sign up for Medicare Part B within eight months of stopping work or losing employer coverage. Failing to do this will result in a permanent penalty — a 10% bump in your monthly premium for every 12-month period you could have had Part B but didn't. In addition, you may have to wait to enroll in Medicare, resulting in a risky gap in health care coverage.

What is the CMS-L564 form and where can I find it?

This form is used for proof of group health care coverage based on current employment. This information is needed to process your Medicare enrollment application. You can find the current form here: CMS-L564: Request for Employment Information | CMS

What is the late enrollment penalty?

Late enrollment penalties are added to your monthly premium and are not a one-time late fee.

They are usually charged for as long as you have that type of coverage which, for most people, will be a lifetime penalty. The late enrollment penalty amount is based on how long you go without coverage and goes up the longer you wait to sign up.

Do I have to enroll in Medicare if I am eligible?

If you are eligible for or already enrolled in Medicare, you cannot enroll in an individual health plan. Per CMS, individuals cannot have an individual health plan and Medicare as secondary coverage.

Is Medicare an ICHRA-eligible product?

Yes. While you cannot enroll in an individual health plan, you are still eligible to receive a reimbursement from your employer for your Medicare premiums. You must enroll in Medicare Part A and Part B or Part C for your health care coverage in order to receive the non-taxed employer reimbursement.

Do I enroll in Medicare through SureCo's platform?

No SureCo's platform is only for electing the intent to receive a Medicare reimbursement. You can enroll in Medicare through the Social Security Administration, either online at SocialSecurity.gov or by contacting them. If your employer has partnered with a Medicare specialist to assist with Medicare enrollments, you can work with them to enroll.

What do I need to do in SureCo's platform?

During your Open Enrollment period, you will log into the SureCo platform and elect Medicare as your ICHRA-eligible product. This helps to make SureCo aware that you are enrolling in Medicare so we can send you instructions on how to submit your premium documentation.

I am eligible for Medicare but my dependents are not, can I still add them to my plan?

Yes, you may still shop for healthcare plans for your dependents in the SureCo platform. The oldest dependent on your plan will become the plan owner. Dependent plan rates will be dictated by your employer's contribution model.

If my spouse/dependent is also Medicare-eligible, can they receive a reimbursement from my employer too?

Only if your employer offers a contribution for spouses. If they do, you will be responsible for responding to the Medicare request email from SureCo for yourself and any dependents that you indicated are Medicare-eligible in the SureCo platform. Premium documentation will be required for dependents, as well.

What happens after I have elected Medicare in SureCo's platform?

SureCo will reach out to you to gather supporting documentation. Once you've provided your supporting documentation and it has been verified by the SureCo team, SureCo will report back to your employer the amount you are eligible to receive for reimbursement.

Do I have to submit my premium documents by a certain date?

Submission deadlines are put in place by your HR team. Please reach out to your HR team to determine when the submission deadline is to ensure you don't miss it.

What needs to be included on the Medicare premium invoice?

SureCo requires that your name (as well as your spouse's name and/or dependents' names, if applicable), the date range of the premium notice, and the dollar amount per Medicare coverage listed out are all on the premium invoice.

Can I waive Medicare?

We cannot force anyone to sign up for Medicare, but this is not recommended as there can be some risks involved. The carrier can absolutely deny you individual coverage if you are Medicare eligible.

Can I join a spouses group plan instead of an ICHRA plan?

Yes, if you are Medicare eligible and 65+, you can join a group plan with an eligible spouse/dependent if you do not want to participate in the company ICHRA benefit.

How does the Medicare reimbursement work?

Once you have submitted your premium documents and they have been verified by SureCo, we will send your employer the amount you should be reimbursed. The amount your employer will reimburse is dependent upon their contribution model for the entire company. To figure out how much you will be reimbursed, SureCo takes your total reimbursement amount and divides it by the number of pay periods. This is your "per paycheck" reimbursement amount. You are responsible for paying your Medicare premium directly; the Medicare reimbursement is a non-taxed reimbursement handled through payroll. If you aren't seeing the reimbursement on your paychecks, please contact your HR/finance team.

What if I turn 65 mid-year and was on an individual plan before?

Three months before you turn 65, you'll receive information on how to enroll in Medicare from the Social Security Administration. You should follow those instructions to enroll during that time period. Once you've signed up and have received your Medicare ID cards, you'll be responsible for cancelling your individual plan with your current carrier. While SureCo cannot do this on your behalf, you can contact our Employee Experience team (949-989-4906) for assistance. It is important that you do not cancel your individual health plan until you have received verification of your Medicare enrollment. The carrier may require proof of enrollment in Medicare in order to terminate your plan.

Once you have contacted your carrier to cancel your individual health plan, you must reach out to SureCo at employee.experience@sureco.com with your Medicare premium notice attached. Once SureCo has received your Medicare premium notice

What happens to my Medicare benefits if I am terminated?

If your employment is terminated your Medicare coverage will be unaffected, but you will no longer receive a reimbursement from your employer.

Next steps:

1. Understand your Medicare options.
2. To get an immediate estimate of when you're eligible for Medicare and your premium amount, use the Medicare Eligibility and Premium Calculator.
3. Call the Social Security Administration at (800) 772-1213 to sign up for Part A (Hospital Insurance) and/or Part B (Medical Insurance).
4. After you have signed up for Part A and Part B, you can choose which way you get your health coverage and explore additional coverage options such as Medicare drug coverage (Part D), Medicare Advantage (Part C), or Medicare Supplement Insurance (Medigap). https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/yourcoverage-options
5. Please report your Medicare enrollment update to SureCo as soon as possible. Once updated, SureCo will contact you to send a copy of your premium notices so your employer can begin applying your non-taxed expense reimbursement to future payroll checks.

Commented [KM1]: 2026 handbook isn't released until fall 2025

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HOW TO SIGN UP FOR MEDICARE PART A & PART B

To sign up for Part A (Hospital Insurance) and/or Part B (Medical Insurance), you'll need to contact the Social Security Administration. Depending on your situation, please follow one of the paths below to get started:

I just turned or am getting ready to turn 65 during my benefit enrollment period. I need to sign up for both Part A & Part B	**I am already 65 and have Part A.** I did not enroll in Part B during my initial eligibility period but had job-based health insurance*. I now want to add Part B coverage.

• Apply online (at Social Security) – This is the easiest and fastest way to sign up and et any financial help you qualify for.
• You'll create your secure my Social Security account to sign up for Medicare or apply for Social Security benefits online.
 	
OR
• Call +1-800-772-1213 if you prefer to speak with a representative instead of filling out the online application. Available in most U.S. time zones Monday through Friday from 8 a.m. to 7 p.m. in Enligsh and other languages.
	• Apply online to sign up for Part B if you already have Part A. To complete the online application you will need:
	  ○ Your Medicare number
	  ○ Your current address & phone number
	  ○ A valid email address
	  ○ Documentation of your group health plan coverage
	• Complete and have form CMS-L564 sign by your employer.
	  ○ Complete the first section of the form so that your employer can complete the information about your coverage.
	  ○ Your employer will then fill in the information in the second section and sign at the bottom.
	OR
	• Call +1 800-772-1213 to set up an appointment for support in completing this task. Tell the representative you need help with enrolling in Part B during a Special Enrollment Period.
	OR
	• Fill out the Application for Enrollment in Medicare Part B (CMS-40B) and fax or mail the completed form to your local Social Security office.

After you have completed your enrollment, you can sign into your account to check the status of your application.	

EXPLORE YOUR COVERAGE OPTIONS

Once you've signed up for Part A and Part B, you can choose which way you get your health coverage and explore additional coverage options, such as Medicare drug coverage (Part D) and Medicare Supplement Insurance (Medigap).