

For Those Signing Up for Medicare

I believe I may have made a mistake in my presentation on Medicare on Wednesday. I said that if you were retired and still using Blue-Cross-Blue-Shield from the University then you had 8 months to enroll in Medicare parts A and B. I now believe this is wrong. I now believe that you cannot enroll until the General Enrollment period which runs from January 1 to March 31. Medicare coverage will begin until July 1. This means you need to enroll in an individual policy from BCBS or an ACA policy for the first half of next year and enroll in Medicare early next year. I realized this after re-reading the Medicare manual for 2021. You can download this manual from the medicare.gov website. It is called "Medicare & You 2021." The relevant passage is on page 17 of this manual. It reads as follows:

Special Enrollment Period

After your initial enrollment period is over, you may have a chance to sign up for Medicare during a Special Enrollment Period. If you didn't sign up for Part B (or Part A if you have to buy it) when you were first eligible because you have group health plan coverage based on current employment (your own, a spouse's or a family member's – if you have a disability), you can sign up for Part A and/or Part B:

- Anytime you are still covered by the group health plan
- During the 8-month period that begins the month after the employment ends or the coverage ends, whichever happens first

Your initial enrollment period is the 7-month period centered around your 65th birthday. I misread that last line for the comments I made during the Wednesday Zoom meeting.

Sorry for the error,

John Shaw