# Facts You Should Know About Enrolling in Medicare PartS A & B

**By Kirk Larson**

**Social Security Washington Public Affairs Specialist**



Understanding Medicare isn’t as difficult as you might think. It’s a benefit most working Americans can count on. Here are some facts you might not know about the program.

**Can I still get Medicare at 65?**
Yes, you’re still eligible for Medicare starting at 65, no matter what year you were born.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you’re eligible for Part A (hospital insurance) at age 65 for free. Part A helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay. It also pays for some home health care and hospice care. You’re also eligible for Part B (medical insurance) if you choose to get it and pay a monthly premium. Part B helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventative services. If you are receiving Social Security benefits already, you will be automatically enrolled in Medicare Parts A and B at age 65. Because you must pay a premium for Part B, you can choose to turn it down. However, if you don’t enroll in Part B when you’re first eligible for it, and choose to enroll later, you may have to pay a late enrollment penalty for as long as you have Part B coverage.

If you’re not receiving Social Security benefits, you have a seven-month period (your Initial Enrollment Period) to sign up for Part B. Generally, your initial enrollment period begins three months before your 65th birthday, includes the month you turn age 65, and ends three months after your birth month.

**If you are covered under an employer group health plan, you may have a special enrollment period for Part B.**

If you are 65 or older and covered under a group health plan, either from your own or your spouse’s current employment, you may have a special enrollment period during which you can sign up for Medicare Part B. This means that you may delay enrolling in Part B without having to wait for a general enrollment period and without paying the lifetime penalty for late enrollment. Additional rules and limits apply, so if you think a special enrollment period may apply to you, read our *Medicare* publication at [www.socialsecurity.gov/pubs/](http://www.socialsecurity.gov/pubs/?utm_source=mip0418&utm_medium=online-media&utm_content=Facts-You-Should-Know-About-Enrolling-In-Medicare-Parts-A&B&utm_campaign=ocomm-mip-fy18), and visit the Centers for Medicare and Medicaid Services at [Medicare.gov](https://www.Medicare.gov?utm_source=mip0418&utm_medium=online-media&utm_content=Facts-You-Should-Know-About-Enrolling-In-Medicare-Parts-A&B&utm_campaign=ocomm-mip-fy18) for more information.

**To avoid a tax penalty, you should stop contributing to your Health Savings Account (HSA) at least six months before you apply for Medicare.**

If you have an HSA when you sign up for Medicare, you can’t contribute to your HSA after you your Medicare coverage begins or you may have to pay a tax penalty. Premium-free Part A coverage begins six months before the date you apply for Medicare, but no earlier than the first month you were eligible for Medicare. To avoid an unwanted tax penalty, you should stop contributing to your HSA six months before you apply for Medicare.

You can withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses like deductibles, premiums, coinsurance, or copayments. If you’d like to continue contributing to your HSA, you shouldn’t apply for Medicare or Social Security benefits.

**How Much Does Part B Coverage Cost?**

You are responsible for the Part B premium each month. Most people will pay the standard premium amount, which is $134 in 2018 if you sign up for Part B when you’re first eligible. This amount can change every year. You can find up-to-date premium amounts on Medicare.gov.

You can learn more about Social Security and Medicare at [www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare?utm_source=mip0418&utm_medium=online-media&utm_content=Facts-You-Should-Know-About-Enrolling-In-Medicare-Parts-A&B&utm_campaign=ocomm-mip-fy18).