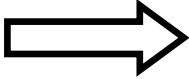


Moving to Medicare

Use this tool to help you see how your insurance works after you become eligible for Medicare.

- Find the column on the left that lists the type of insurance you have (more than one type of insurance may apply to you) and follow the arrow to column on the right. The column on the right explains how your insurance will work with Medicare after you become eligible. The heading at the top of each page tells you if you should take Medicare.
- In most cases, people should enroll into Medicare as soon as they become eligible. People who delay enrollment may face premium penalties and may have to wait for their coverage to begin. However, there are some exceptions.
- If you think you can delay Medicare enrollment without facing premium penalties or gaps in coverage, confirm that with the Social Security Administration. You can contact Social Security by calling 800-772-1213 or by visiting a local office. You can find a Social Security Office near you by visit www.socialsecurity.gov. Get any answers you receive from Social Security in writing.

Coverage before Medicare eligibility  **Coverage after Medicare eligibility**
ENROLL IN MEDICARE

Individual Qualified Health Plan (QHP)
Purchased through the Marketplace

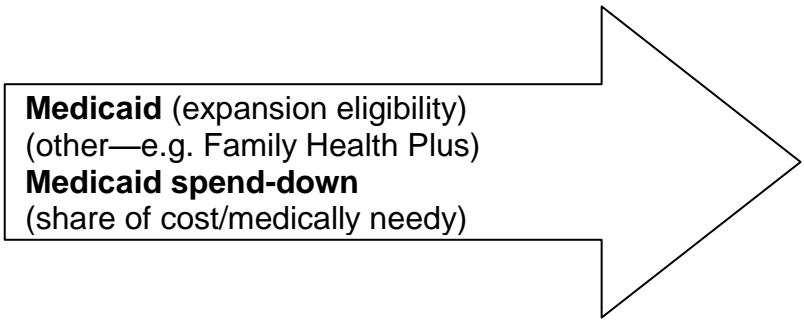
Medicare will be your only form of insurance.
People who have purchased QHPs from the Marketplaces should take Medicare when they become eligible. Once you become eligible for Medicare, your tax credits will end automatically. If you delay enrolling into Medicare, you will likely pay higher premiums and have to wait for your Medicare to start.

Uninsured

Medicare will be your only form of insurance.

ENROLL IN MEDICARE

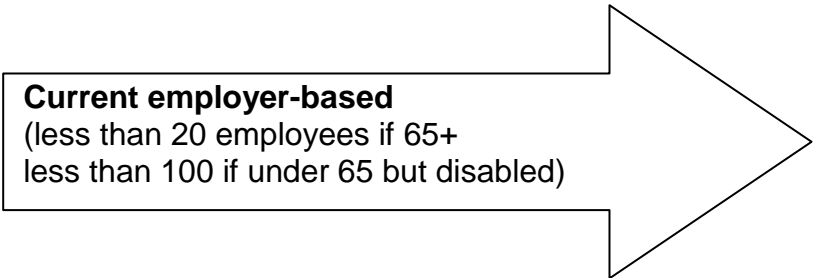
Medicaid (expansion eligibility)
(other—e.g. Family Health Plus)
Medicaid spend-down
(share of cost/medically needy)



Medicare pays first
Medicaid always pays after other
types of insurance have paid.
This means that you need Medicare once you become eligible.

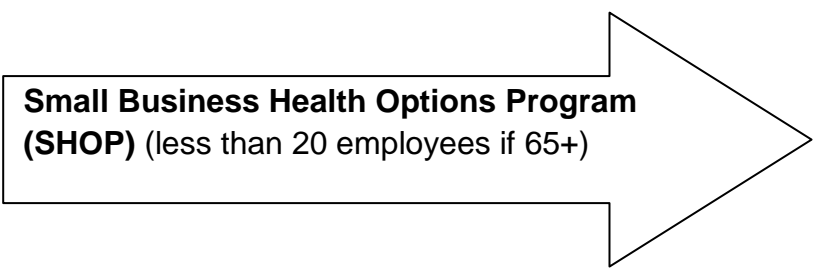
ENROLL IN MEDICARE AND SPEAK TO YOUR EMPLOYER ABOUT HOW MEDICARE WORKS WITH YOUR INSURANCE

Current employer-based
(less than 20 employees if 65+
less than 100 if under 65 but disabled)



Medicare pays first
Small employer plan pays after Medicare.

**Small Business Health Options Program
(SHOP)** (less than 20 employees if 65+)



Medicare pays first
SHOP with less than 20 employees plans pay after Medicare
for people over 65.
All SHOP Plans pay after Medicare for people under 65 with
disabilities.

Retiree
(including union/ association)



Medicare pays first
Retiree insurance always after Medicare pays. Sometimes retiree
coverage becomes a Medicare private plan once you become
eligible. Ask your employer how your retiree coverage works with
Medicare. Get answers in writing.

ENROLL IN MEDICARE AND SPEAK TO YOUR EMPLOYER ABOUT HOW MEDICARE WORKS WITH YOUR INSURANCE



COBRA

Medicare pays first

COBRA coverage usually ends after you take Medicare. You usually would not need to have COBRA after you enroll in Medicare. However, if you need COBRA to continue covering your spouse or dependents, speak to your insurer about continuation of COBRA coverage after you enroll in Medicare.



Federal Employee Health Benefits (FEHB)

Medicare pays first if you take Medicare

FEHB pays after Medicare pays. If you do not take Medicare, FEHB will pay first. Some people decide not to take Medicare when they are first eligible for this reason. However, if you enroll into Medicare later, you may face a premium penalty.



TRICARE for Life (Military retiree)

Medicare pays first

Once you become eligible for Medicare, you need to enroll into Medicare so that TRICARE for Life will continue to cover you.



Veteran's Administration (VA) Benefits

Medicare and VA benefits do not coordinate

You can have both VA benefits and Medicare but cannot use both at the same time. If you have VA coverage, you can only use it at VA facilities. Medicare is not accepted at VA facilities. Many people find that having Medicare and VA benefits gives them more flexibility when choosing doctors and hospitals.



Worker's Compensation

Worker's Compensation pays first

But only toward the injury that happened during work. Medicare pays for all other medical services.

ENROLL IN MEDICARE AND SPEAK TO YOUR EMPLOYER ABOUT HOW MEDICARE WORKS WITH YOUR INSURANCE

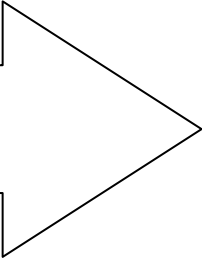
No Fault Insurance 

No Fault Insurance pays first
But only toward the injury that is covered by the No Fault policy (i.e. injuries sustained in a car accident). Medicare pays for all other medical services.

Liability Insurance 

Liability Insurance pays first
But only toward the injury that is covered by the Liability policy (i.e. injuries sustained from a product). Medicare pays for all other medical services.

YOU MAY BE ABLE TO DELAY ENROLLING IN MEDICARE—CONTACT SOCIAL SECURITY

Current employer-based
(20 or more employees if 65+
100 or more if under 65 but disabled) 

Current employer-based insurance pays first
Medicare pays after large group health plans.

Small Business Health Options Program (SHOP) (20 or more employees if 65+) 

SHOP Plan pays first
Large SHOP plans pay before Medicare for people over 65.
