

Whether you are enrolling into Medicare, or delaying enrollment, it is important that you ask Social Security the right questions. Remember, Medicare coverage is divided into two parts. Part A (hospital insurance) is usually free and Part B (medical insurance) charges monthly premiums. Most people do not delay Part A enrollment. Some delay Part B enrollment depending on how they are insured. Asking the right questions means you will be less likely to have gaps in coverage or Medicare premium penalties if you delay Part B.

Below are some questions to ask Social Security representatives and reminders about information to get when you are enrolling into Medicare or delaying Medicare enrollment.

You can ask these questions by visiting your local Social Security Office or by calling the National Social Security Hotline at 800-772-1213. The locations of Social Security Offices can be found at www.socialsecurity.gov. [socialsecurity.gov](http://www.socialsecurity.gov) is a helpful tool, but it does not have a feature available for you to ask questions. This is why it is best to take the questions to a Social Security office or ask them over the phone.

Questions to ask when enrolling into Medicare

- When will my Medicare coverage begin?
- What will I be paying for Medicare coverage?
- How will I pay my Part B premium?
- How will Medicare work with any other health coverage I have?

Questions to ask when you have another type of insurance coverage

Only people covered by large group health plans from **current** employers can delay Medicare Part B enrollment without paying a late enrollment penalty. If you are 65 or over, a large group health plan employs 20 or more employees. If you have Medicare due to a disability, a large group health plan employs 100 or more employees.

- Will my current insurance coverage allow me to delay Medicare enrollment?
- When should I enroll into Medicare if I am delaying now?
- How will delaying enrollment now affect when I can enroll into Medicare in the future?
- How will delaying enrollment now affect my Medicare premium later?
- What information and documents will I need to provide to Social Security when I do enroll into Medicare?

Remember, if you visited a Social Security Office, ask for a receipt that reflects the your visit. If you called Social Security, ask the representative to send you a record of your call.

No matter who you spoke to, write down the representative's name, the date, the time of day and what the representative said.