

ALERT: IT'S THAT TIME OF YEAR AGAIN! Medicare's annual "General Enrollment Period" began on January 1, for individuals who did not sign up for Medicare when first eligible; It's also an opportunity for "Conditional" Applications for Medicare by some.

Most seniors enroll (*i.e.*, sign up) for Medicare around the time they reach age 65. They have a seven-month period in which to enroll, which begins three months before the month of their 65th birthday. If they are already receiving Social Security benefits at the time, they will be enrolled automatically; otherwise, they must apply, with the Social Security Administration.

Unless an exception applies, if you fail to enroll during that seven-month period, *or later dropped Medicare*, the next time you can do so is during January, February, or March of a subsequent year. This three-month period is called the "*General Enrollment Period*" (GEP). If you have to enroll during a GEP you will be 'penalized' in two ways: the amount of your monthly premiums will be increased by a fixed percentage, and coverage will not start until July.

For most people eligible for Medicare, there are no monthly premiums for Part A. All Medicare beneficiaries must pay monthly premiums for Part B (and in some cases for Part D prescription drug coverage),* which is why delayed enrollments often involve just Part B (and/or Part D).

There are many seniors who don't qualify for premium-free Part A because they lack enough years of Social Security-covered work. They commonly have very low incomes, making the cost of purchasing Medicare prohibitive. If they qualify for certain Medicaid coverages, Medicaid will pay their premiums. There is a "Conditional Application" process, that enables them to apply for Medicare during the GEP (at the Social Security office), conditioned on their getting the Medicaid coverage. SCLO's Fact Sheet entitled "*Conditional Applications for Medicare*" (posted to our website) discusses this process.

* For a general description of how Medicare coverage works, see the SCLO Flyer "*Medicare: A Basic Introduction*" (also posted to our website).

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