

FAQs About Medicare

When can a person sign up for Medicare?

They can sign up for Medicare three months before they turn 65, the month they turn 65 and three months after they turn 65.

When does Medicare start?

Medicare always starts the first day of the month, even though your birthday might be at the end of the month. If you have a birthday on the first day of the month, your Medicare will start the month prior.

How do I sign up for Medicare?

If you are taking Social Security benefits, you will automatically be signed up for Medicare. Your card will come in the mail about three months before you turn 65. If you are not taking Social Security benefits, you must enroll at www.ssa.gov.

What is the difference between a Medicare Advantage and a Medicare Supplement Plan?

Medicare Advantage plans only work if your provider takes them. They rely on a network that changes every year, so just because your provider accepts them this year, they may not accept them next year. You may not get to see the provider you want because of the network.

Medicare Supplement plans are standardized and federally regulated. As long as your provider takes Medicare, they have to take your supplement. The supplements cover the same things and pay the same way. The difference between the companies offering the supplements is price and customer service.

For more information visit us at www.kfbhealthplans.com

 **Kansas Farm Bureau® Health Plans**

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Do I have to sign up for a Drug Plan (Medicare Part D)?

Unless you are getting your prescription medications from the VA, you must enroll in a drug plan to avoid penalty, even if you don't take any medications.

Does Farm Bureau offer Medicare Part D?

No. We encourage you to work with your pharmacist, a SHICK Counselor or visit www.medicare.gov to find the drug plan that works best for you.

It is open enrollment season. Can I shop for a Medicare Supplement Plan even if I already have one?

Open enrollment season does not refer to your Medicare Supplement Plan. While you are welcome to shop, the plan is not guaranteed issued, meaning you will go through underwriting. (This is a Medicare rule, not a KFBHP rule.)

What does Medicare cost?

As long as you or your spouse have worked for 40 or more quarters, you will get Medicare Part A free. Medicare Part B has a cost that changes yearly. If you are not taking your Social Security, you will get billed for this. If you are taking your Social Security, it will automatically come out before you get your check. The cost of the supplement depends on what you choose. The cost of the prescription drug plan will depend on the plan you choose and the medications you take.

Medicare



When to enroll in Medicare

DECISION TREE

START HERE: ARE YOU...

UNDER 65 AND DISABLED

Are you on Medicare?

YES

Have Part A, need Part B due to your/spouse retirement, job or insurance loss?

YES

Enroll in Part B at SSA.gov or by phone

NO

Have you been on SSA disability for 24+ months?

YES

You will automatically be enrolled in Parts A & B

NO

Not eligible

TURNING 65

Will you continue working?

YES

Will you maintain employer coverage?

YES

Does your employer have >20 employees?

NO

YES

NO

Enroll in Parts A & B at SSA.gov or by phone

No need to enroll as long as your or your spouse's coverage is through an active employer

65+

Are you still working?

YES

How many employees does your employer have?

<20

>20

Enroll in Parts A & B at SSA.gov or by phone

NO

Enroll in Parts A & B at SSA.gov or by phone

No need to enroll as long as your plan is considered group health coverage, confirm with HR

Lost job/asked to retire early/losing coverage or spouse coverage?

YES

Are you enrolled in Medicare?

NO

YES

Enroll in Part B at SSA.gov or by phone

Part A

Part B

Previously retired and on Medicare, but going back to work?

YES

How many employees does your employer have?

<20

>20

Enroll in Parts A & B at SSA.gov or by phone

Terminate Medicare coverage

No change needed