

# What You Need to Know about Medicare: Initial Enrollment Video Transcript

Milwaukee SHIP Collaborative, Milwaukee County Department on Aging

## [“Initial Medicare Enrollment” Informational Video](#)

### Important Links

- Signing up for Medicare:
  - **Online Form:** [www.medicare.gov](http://www.medicare.gov) and [www.ssa.gov](http://www.ssa.gov)
  - **For assistance, Social Security toll-free number:** 1-800-772-1213
- If working for or retiring from the railroad:
  - **Railroad Retirement Board toll-free number:** 1-877-772-5772
- To find out if you are eligible or to ask questions regarding Medicare and various plans:
  - **Medicare Part D Helpline:** 800-926-4862
  - **Aging Resource Center:** 414-289-6874

### Transcript

Hello and welcome to **“What You Need to Know about Medicare: Initial Enrollment”**, part of the 2021 Medicare Informational Video series sponsored by the Milwaukee SHIP Collaborative.

My name is Ginger Rogers, and I am the Medicare Part D Program Coordinator at Disability Rights Wisconsin, a member of the Milwaukee SHIP collaborative led by Milwaukee County Division on Aging. The collaborative brings together federal, state, and local agencies to provide you with free, timely, accurate, and unbiased information about Medicare, programs to assist you with Medicare costs, help with Medicare appeals, and Medicare fraud prevention.

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Disability Rights is the federally mandated Protection and Advocacy agency for those with disabilities in the state of Wisconsin. The Medicare Part D helpline at Disability Rights Wisconsin is available to assist all Wisconsinites, with or without disabilities, with their questions about Medicare coverage. To contact us, call 1-800-926-4862. Today I am going to speak about Medicare initial enrollment.

A common misconception is that Medicare enrollment is automatic. Many think they are automatically enrolled in Medicare when they turn 65 or only need to enroll in Medicare when they or their spouse retire. Another common misconception is that Medicare starts when you start receiving retirement benefits. None of these are necessarily true. Too many people delay enrollment based on misinformation and then discover they face penalties and gaps in coverage.

Only in very certain circumstances is a person automatically enrolled in Medicare. This usually happens when a person has been found disabled by Social Security and has been receiving Social Security disability benefits for a certain amount of time. Another time when Medicare enrollment is automatic is if a person started receiving Social Security retirement benefits before age 65. Generally, for all others, most will have to actively enroll in Medicare.

So, how do you enroll in Medicare? When you are turning 65, you have a 7-month initial enrollment period. The initial enrollment period is an amount of time during the year in which a person can sign up for Medicare for the first time. This enrollment period starts 3 months before the month of your 65<sup>th</sup> birthday, includes your birthday month, and an additional 3 months after the month of your birthday. For example, you were born on April 16. Your initial enrollment period will start January 1 and will end July 31. A full 7-month period in which you can enroll in Medicare Part A and B without penalty.

## Initial Enrollment Period



In some cases, when you first are eligible to enroll in Medicare, if you have health insurance coverage through your or your spouse's current employment, you may delay Medicare Part B enrollment. But your first step is to check with the health insurance or Human Resources department to find out how Medicare will affect your coverage. It is important to find out whether Medicare will be primary or secondary to your current health insurance. After you get this information, you can proceed to enroll in Medicare.

It is easy to enroll in Medicare. You can go online to [www.medicare.gov](http://www.medicare.gov) or go to [www.ssa.gov](http://www.ssa.gov) and fill out the online application. If you, or someone you know is nearing age 65 and unable to go online, you can call the Social Security toll-free number at 1-800-772-1213 for assistance.

The only exception is if you are working for or retiring from the railroad. In this case, you must contact the Railroad Retirement Board for assistance. The toll-free number is 1-877-772-5772.

This concludes this brief overview of initial Medicare enrollment. Keep in mind, Medicare is not free. There are Medicare Savings Programs which can help you pay your Medicare premiums, deductibles and co-payments. These programs can help you keep more money in your pocket and balance your expenses. To find out if you are eligible, or if you have questions, feel free to contact the helpline at 1-800-926-4862, or call the Aging Resource Center at 414-289-6874.

Thank you.