



# Q&A for working employees

## I work for a small employer. Do I need Medicare?

If you work for a company with 19 employees or fewer, and are eligible for Medicare, your Medicare will always be primary. If your employer has over 19 employees, your employer coverage will be primary. If you or your spouse are under 65, and are on Medicare by way of disability, your group coverage will be primary if your employer has over 100 employees.

## If I'm self-employed, do I need Medicare?

If you have an individual policy, you must enroll in Medicare. Keep in mind that if you have dependents on your policy, enrolling in Medicare may affect their coverage. If you are in a group health plan that is part of a multi-employer plan, then the size of the largest employer within that group decides which coverage is primary.

## What happens if I drop my employer coverage?

If you drop your employer coverage, and are already enrolled in Medicare, then Medicare will be primary. If you haven't enrolled already, you should immediately sign up for Part B to avoid any coverage gaps.

## What happens to my Health Savings Account?

Once you activate your Medicare, you can't contribute to an HSA, but you may continue to withdraw money from your HSA.

## If I wait to take Part B, will I face a penalty?

You will pay a penalty if you don't sign up when you are first eligible for Medicare, unless you have group coverage. If you had employer coverage, you must enroll in Part B within eight months of retiring or losing coverage.

## Do I receive a notice about Medicare when I turn 65?

If you are already receiving Social Security Benefits, then you will receive Medicare information three months prior to your birthday. Otherwise, you must enroll in Medicare by contacting your local SS office at (800) 772-1213.

## 7 What if I have retiree benefits?

If you have retiree insurance or COBRA coverage, you should sign up for Part A and Part B. Part A is free to those who have paid Medicare taxes for 10 years.

## 8 What if I have employer drug coverage?

If you have *creditable* drug coverage from your employer or union, then you do not need to sign up for Part D. You will also not receive a Part D penalty for late enrollment.

## 9 Will money be taken out of my SS check?

You can either write a check to SS, or have the part B premium automatically taken out of your check. You will also have to pay for Part A if you or your spouse has not paid Medicare taxes for 10 years.

## 10 I'm 65, but my spouse is 60. Can they get Medicare?

Your spouse can't get Medicare based on your eligibility. To qualify for Medicare, you must be 65, have received SS Disability Insurance for 24 months, have End-Stage Renal Disease, or have ALS.

## 11 I'm 63 and lost my job. Can I get Medicare early?

No. You can not take Medicare early unless you are eligible by way of disability.

### FULL GUIDE:

<https://www.medicare.gov/Pubs/pdf/02179.pdf>