



# THE WHAT & WHAT IF'S *Of a Trailing Spouse*

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## WHAT IS A TRAILING SPOUSE?

A spouse is often referred to as a “trailing spouse” when their husband or wife ages into Medicare. The other spouse now has to be on their own individual health plan. Even when they are eligible to join their spouse on Medicare, they will be on a separate plan.

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## WHAT COVERAGE IS AVAILABLE?

Your options can include COBRA, spousal employer benefits, VA benefits, an ACA qualified health plan, or Short Term insurance. If your spouse is retiring from the work force, you may be eligible for COBRA, or may be able to receive an ACA health plan tax credit.

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## WHAT'S THE BIG DEAL WITH ANNUAL REVIEWS?

Health coverage is constantly changing. An annual review will help you stay on track financially, as well as know what your plan covers and at what cost. Annual reviews allow you to evaluate if your current plan is still the best one for you.

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## WHAT IF I'M GRADUATING INTO MEDICARE?

You should apply for Original Medicare with Social Security at least three months before you turn 65. Be aware of late Medicare enrollment penalties. And most importantly, schedule an appointment with Affordable Medicare Solutions to determine your best options.