

Mayflower Municipal Health Group (MMHG)

Employee Medicare Guidelines

Information for Members Turning Age 65 and Over

Important Reminders

- State law requires retired subscribers (and their dependents) to enroll in Medicare Parts A & B when eligible and transfer to a Medicare plan to continue coverage with MMHG (receiving retirement allowance attributable to employment with MMHG governmental unit).
- You must continue to pay your Medicare Part B premium in order to remain eligible for health insurance coverage with MMHG. Failure to pay your Part B premium will result in the loss of your Medicare benefits and cancellation of your health insurance through the MMHG.

Frequently asked questions and answers

What is Medicare?

Medicare is a Federal health insurance program for retirees age 65 or older and certain disabled individuals. Medicare Part A covers inpatient hospital care, some skilled nursing facility care and hospice care. Medicare Part B covers physician care, diagnostic x-rays and lab tests, and durable medical equipment. Medicare Part D is a federal prescription drug program. Medicare Advantage Plans are another way to get your Medicare Part A and Part B coverage. Medicare Advantage Plans, sometimes called "Part C" or "MA Plans," are offered by Medicare-approved private companies that must follow rules set by Medicare. Most Medicare Advantage Plans include drug coverage (Part D). "Medicare only" coverage is not recommended as it has coverage limitations. To ensure comprehensive coverage Medicare retirees should enroll in a Medicare supplement/Advantage plan.

I am a member of the MMHG and I am turning age 65. What should I do?

If the subscriber of your policy is retired you must enroll in Medicare Parts A & B and transfer to a MMHG Medicare plan to continue coverage.

If the subscriber of your policy is actively working you are not required to enroll in Medicare until the subscriber of your policy retires.

If you are retired, and not eligible for Medicare Part A for free- written proof from Social Security is required.

It is strongly recommended if the subscriber of your policy is retired, that you contact Social Security 3 months before turning age 65 to make an appointment to enroll in Medicare Parts A & B.

I am the retired subscriber of the policy, but not age 65. My spouse is turning age 65. What should my spouse do?

Your spouse must enroll in Medicare Parts A & B and transfer to a MMHG Medicare plan to continue coverage. You will continue to be covered under your existing non-Medicare plan until Medicare eligible.

I am the retired subscriber of the policy and am turning age 65. My spouse is not yet age 65. Will my spouse continue to have coverage?

Your spouse will continue to have coverage under their existing non-Medicare plan until Medicare eligible.

I am the subscriber and continue to actively work for the governmental unit and am not yet age 65. My spouse is turning age 65. What should my spouse do?

If your spouse wants to continue their current coverage as your dependent, they are not required to enroll in Medicare. When you (the subscriber) retires, your spouse is required to enroll in Medicare Parts A & B and transfer to a MMHG Medicare plan.

I have never contributed to Social Security. I am retired and turning age 65. What should I do?

You should contact Social Security as you may be eligible for Medicare Part A for free through a spouse, for example. If you are not eligible for Medicare Part A for free the MMHG requires written proof from the Social Security Administration of ineligibility.

I am a retired subscriber receiving health insurance through the MMHG. I am working elsewhere. Do I need to enroll in Medicare Parts A and B and transfer to a Medicare plan if age 65 and eligible?

Yes, because you are receiving insurance through the MMHG as a retiree you must enroll in a MMHG Medicare plan to continue coverage.

What if I am not eligible for Medicare Part A for free when I retire and subsequently become eligible at a later date?

If you are retired and become eligible for Medicare Part A for free, you are required to enroll in Medicare Parts A & B and transfer to a MMHG Medicare plan. Contact your benefit coordinator as soon as you become eligible for Part A for free.

I am a retiree who is not yet age 65. What if I or my spouse becomes eligible for Medicare Parts A & B due to being disabled?

If you or your spouse is eligible for Medicare Parts A & B due to disability the member who is enrolled in Medicare Parts A & B is required to transfer to a MMHG Medicare plan.

I am a retired subscriber. What if I or my spouse turns age 65 and there is a dependent child (or children) on the plan (2+ dependents)? Will I have to carry a MMHG Medicare plan in addition to a family plan?

No, if you (or your spouse) turn 65 and has/have dependent children on the plan you or your spouse may remain on the family plan but is required to enroll in Medicare Parts A & B and notify MMHG (Medicare is primary).

Should a retiree or spouse of a retiree enroll in Medicare Part D?

MMHG offers comprehensive prescription drug coverage through their Medicare plans. Retirees should not voluntarily enroll and pay for another Medicare Part D or Medicare Advantage plan as this will jeopardize their eligibility for the MMHG Medicare plan they are enrolled in. The only exception would be if a retiree is residing in a nursing home and/or receiving Medicare Part D coverage at no cost (please notify MMHG as soon as possible).

Helpful Contact Information and Links

Social Security Administration (SSA): 1-800-772-1213 www.socialsecurity.gov

Centers for Medicare & Medicaid Services (CMS): 1-800-Medicare www.myMedicare.gov

Mayflower Municipal Health Group: www.mmhg.org

[774-773-9306](tel:774-773-9306)