



**motion picture
pioneers
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fund**

SOCIAL SERVICES CORNER

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WHEN AND HOW CAN I GET MEDICARE?

Question: I will be 65 years old in a few months, but I won't be retiring from my job because I am not entitled to full Social Security retirement benefits until I reach age 66. Fortunately, I like my job and my wife and I have good health insurance through my employer. When and how can I get Medicare?

Answer: Congratulations on your up coming 65th birthday! I believe you will qualify for Medicare on your birthday. Citizens or permanent residents of the U.S. are eligible for Medicare at age 65 if they or their spouse paid taxes into the Medicare system for at least 10 years. Some citizens and residents may qualify before age 65 if they have a permanent disability or permanent kidney failure. When Social Security increased the full retirement age to 66 for those born in 1943-1954, the age to qualify for Medicare did not change.

You must inform Medicare of your decision to initiate or delay your enrollment in Medicare Part A, B, or D. Medicare only contacts those turning age 65 who qualify for Social Security benefits. If you don't inform Medicare during the three months before your 65th birthday, the month of your birthday, or the three months after your birthday, you will be penalized for your "late" reporting. However, if you call the Social Security office at (800) 772-1213 to delay your

enrollment in Medicare Part A, B, or D, you will be given one more opportunity to enroll in the plans without penalties, providing you continue to work and you are continuously covered by your employer's group health plan. This next Special Enrollment Period begins the month after your employment ceases or your coverage under your employer's group health plan ends. The enrollment period is only for eight months. If you fail to enroll in Medicare A, B, or D during that period, you can expect penalties that will increase the cost of your premiums indefinitely.

Before you contact Medicare, I strongly recommend you call or meet with your employer's benefits administrator to learn how your current health plan might be affected by your Medicare eligibility; how you can compare the benefits and costs of your employer's plan to Medicare Part A, B, C, D or a Medigap policy; and how your choices will affect the coverage you and your wife have now and may be eligible for when you retire.

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JOKE OF THE MONTH

**A man is incomplete until he's married ...
then he's finished.**

— *The Best of the Good Clean Jokes*,

Bob Phillips

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

Go Green!

Receive the *Social Services Corner* by email.
Call 888.994.3863, ext. 2370, or e-mail info@wrmail.org.

**Do you or someone you know need our
assistance? Call toll-free at (888) 994-3863
or visit www.wrpioneers.org to find out
more about our assistance programs.**



The Motion Picture Pioneers Assistance Fund is a program of the Will Rogers Motion Picture Pioneers Foundation.



FPO

— continued from front



Generally, 65-year-olds working in companies with more than 20 employees keep their employer's plan if they are satisfied with the type of plan offered (such as HMO, PPO, etc.); the primary payer of their claims is the employer's plan rather than Medicare; the employer's premiums, deductibles, and co-pays are less than the Medicare plans; and keeping the employer's plan benefits a spouse. However, they may also enroll in Medicare Part A, the hospital benefit, because it may help with costs their employer's plan doesn't pay, and usually a monthly premium is not charged by Part A. Many working 65-year-olds delay their enrollment in Medicare Part B, the

medical benefit, and Part D, the prescription drug benefit, because the monthly premiums for Part B and D could cost more than the actual benefits paid by these plans since they are usually a secondary payer and the employer's plan is the primary payer. Medicare Part C, also known as the Medicare Advantage plan, combines all benefits from Medicare Part A, B, and D into one plan, but is rarely chosen by 65-year-old workers since enrollment is not possible without having both Medicare Part A and B.

Every working 65-year-old has unique health care needs. Please be sure to carefully explore your own needs and seek free professional counseling through your local State Health Insurance Assistance Program by calling (202) 737-6340 or by visiting www.healthassistancepartnership.org.

NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

www.OrganDonor.gov

This is the official U.S. Government Web site for public organ and tissue donation and transplantation information. This Web site provides information to increase public awareness of transplantation as a treatment option for conditions such as organ failure and improves the success of the donation/transplantation processes.

www.MyMedicareMatters.org

This Web site is sponsored by the National Council on Aging, a nonprofit service and advocacy organization. Information about Medicare coverage, staying healthy, and new disease information is available at the Web site.



QUOTE OF THE MONTH

“We will never have true civilization until we have learned to recognize the rights of others.”

— Will Rogers

To view our entire National Resource Directory, please visit www.wrpioneers.org.