

# HIICAP

## Health Insurance Information and Counseling Program

# Winter 2019

Niagara County Office for the Aging • 111 Main Street • Lockport, NY 14094  
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**If you missed your initial enrollment period for Medicare Part B** and are now looking to enroll, this is the time to do so. The Medicare Part B General Enrollment Period runs from January 1st to March 31st; to enroll contact Social Security at 1-800- 772-1213. If you enroll in Medicare Part B during this time, your Medicare Part B will become effective July 1st.

If you have not been enrolled in creditable medical insurance coverage through your or your spouse's active employment in the previous 12 months, your Part B premium may be higher than the base premium amount for 2019. This increase in monthly cost will be the result of the late enrollment penalty for Part B. The penalty is 10% of the current premium for each 12-month period that you were not enrolled in Medicare Part B or other creditable health coverage based on active employment. Unfortunately, this penalty will only continue to rise if you put off enrolling in Medicare Part B without other coverage.

Here are a few things to remember about Medicare Part B:

- You can only deny Medicare Part B, without risk of penalty, to continue with employer coverage based on you or your spouse's active employment if the company has more than 20 employees. If you are not yet 65 and are eligible for Medicare based on disability, the company must employ more than 100 individuals.
- To enroll in a Medicare Advantage Plan or Medicare Supplement Policy, you must be enrolled in Medicare Part B.
- With rare exceptions, enrollment in Medicare Part B is required when receiving retiree medical benefits.
  - COBRA coverage is not based on active employment, even if your previous employer agrees to pay the premium. Therefore, COBRA

coverage does not allow you to avoid the Part B late enrollment penalty. Additionally, Medicare coverage is often less expensive than COBRA.

- If you are eligible for a Medicare Savings Program, you may be able to enroll in premium-free Medicare Part B at any time. The income limits for these programs are currently \$1,386 (single) or \$1,872 (couple). **HIICAP can assist with the application process.**
- If you are losing coverage based on active employment, you are able to enroll in Medicare Part B outside of the general enrollment time frame.

The Niagara County HIICAP program provides confidential unbiased information, counseling, and assistance with up to date information about Medicare and most other insurances. Our counselors are trained to assist you with your health insurance questions and problems. Service is available to people without insurance and to people of all ages. For an appointment call 716-438-3030.