

Medicare - Frequent Questions and Answers

I am turning 65, do I need to enroll in Medicare?

If you are currently employed at Caltech and enrolled in Caltech group medical coverage, no, Medicare Part A or Part B are generally not necessary, although Part A is free for most people. You will not incur a penalty for not enrolling in Part B when you turn 65 as long as you are employed at Caltech and remain covered under Caltech group medical coverage. (Please note, coverage as a Domestic Partner and COBRA coverage do not qualify as active employment coverage and therefore will not prevent a financial penalty for delayed enrollment in Part B.)

My spouse/registered domestic partner is turning 65, do they need to enroll in Medicare?

If your spouse/registered domestic partner is currently enrolled in Caltech group health coverage, due to your current employment status at Caltech, the rules above will also apply to them.

I receive health insurance from my registered domestic partner's employer, or I am covering a registered domestic partner on my Caltech coverage, can I (they) delay Part B enrollment after becoming eligible for Medicare, without risking late enrollment penalties?

No, Medicare does not offer registered domestic partners the same benefit rights as legal spouses. Legal spouses' rights include a special enrollment period (SEP) for Medicare Part B where they are eligible for that SEP. Legal spouses who become eligible for Medicare can delay signing up, without risking a late enrollment penalty, if they have insurance through their spouse's current employment status.

If I don't enroll in Medicare Part B, won't I get a lifetime late enrollment penalty?

No, you will not incur a penalty for not enrolling in Part B if you are employed at Caltech and continue to maintain Caltech group health coverage.

(Please note, registered domestic partner coverage and COBRA coverage do not qualify as active employment coverage and therefore will not prevent a financial penalty for delayed enrollment in Part B.)

How will Medicare know I was covered under Caltech group medical coverage?

When you leave/retire from Caltech the benefits office will fill out the CMS L564 form with the dates you were covered under the Caltech group medical coverage. (If applicable the benefits office will fill out a form for your spouse/registered domestic partner too.)

Should I enroll in Medicare Part B anyway?

This is an individual judgment based on personal circumstances including the cost of having both Caltech group medical coverage and Medicare Part B. Caltech's group medical coverage will be primary, and Medicare will be secondary. This means, in some cases, you may receive little additional coverage from Medicare Part B. You will also be required to pay the Part B monthly premium to Medicare.

What is the monthly premium for Medicare Part B?

The 2024 standard Part B monthly premium is \$174.70
The premium may be higher based upon your income.

Is there a monthly premium for Medicare Part A?

Most people get Medicare Part A for free.

Can I be enrolled in Medicare Part A if I am enrolled in the PPO High Deductible Health Savings Account (HSA)?

No, if you are enrolled in any part of Medicare (Part A or Part B) current IRS regulations state you cannot be enrolled in an HSA.

When I enroll in Medicare, when will my Medicare Part A coverage be effective?

Medicare Part A enrollment is retroactive 6 months. This means you should STOP all HSA contributions 6 months before you enroll in Medicare Part A. (Example, enrollment date of August 1st will result in a Medicare Part A effective date of the previous February 1st.)

When I enroll in Medicare, when will my Medicare Part B coverage be effective?

When you retire enrollment in Medicare Part B should be scheduled for the first of the month following the date you lose active coverage. (Example, retirement date of August 12th will result in a Medicare Part B effective date of September 1st.)

If I am not enrolled in the PPO High Deductible Health Savings Account (HSA), can I enroll in Medicare Part A at age 65?

Yes, but the Caltech group medical coverage will still be the primary payer while you are employed with Caltech.

I am not enrolled in Caltech coverage, but rather am enrolled in coverage with another employer that has fewer than 20 employees, should I enroll in Medicare when I become eligible?

Yes, you should enroll in Part A and B when you turn 65. Social Security has different rules for employers with less than 20 employees, as do most group health plans. This includes the Caltech Y.

Why did Medicare automatically enroll me in Medicare Part A and/or Part B?

Medicare will automatically enroll you in Part A and/or Part B at age 65 if you receive Social Security benefits. If you want to decline Medicare Part B, you must contact Social Security. You will not be able to decline Medicare Part A.

I received a Medicare card in the mail with a letter stating I have been automatically enrolled in Medicare Part A and/or Part B. What should I do?

Follow the directions on the letter attached to the Medicare card if you wish to decline Medicare.

Why am I getting so much mail regarding Medicare and Health Care?

When you approach 65 years of age insurance companies want your business and therefore send you advertisements in the mail. This influx of mail is not associated with Caltech.

What does Medicare Part A cover?

Hospitalization, skilled nursing/facility care, hospice, and home health care.

What does Medicare Part B cover?

Physician visits, medically necessary services, and preventive services.

Where can I get more information on Medicare?

www.Medicare.gov

1-800-MEDICARE (1-800-633-4227)

Search the internet for the latest version of the Medicare and You official US government Medicare handbook.

Where can I get more information on turning 65 and my Caltech benefits?

MyBenefits, which you enter through Access.Caltech