

From Our Constituent Services Desk...

While VA issues are our most often worked cases, Medicare comes in as a close second. There is a lot of confusion on the “what, when, why and how” of signing up for Medicare, and we hope in these next three weeks to answer some of your questions on this issue.

What?

There are two main ways to get Medicare coverage. Original Medicare (Parts A & B) or a Medicare Advantage Plan (Part C).

- Part A covers hospital inpatient care, skilled nursing facilities, hospice, lab tests, surgery, and home health care.
- Part B covers doctor and other health care providers’ services and outpatient. Part B also covers durable medical equipment, home health care, and some preventive services.
- Medicare Advantage Plan (Part C) must cover all the services Parts A & B covers, but the plan may not cover the costs of services that aren’t medically necessary.

When?

You must enroll prior to your 65th birthday, even if you are still working. Medicare allows a 7-month enrollment period, which includes three months prior to your birth month, your actual birth month, and three months afterward. There are potential penalties if you do not enroll when first eligible. Please go online to Medicare Part A & Part B Sign Up Periods for clarification.

Why?

Most people should enroll in Medicare Part A (Hospital Insurance) when they first become eligible, but certain people may choose to delay Part B (Medical Insurance). In most cases, it depends on the type of health coverage you may have. It is important to note: there is a potential penalty for not signing up for Part B when first eligible. Additional information may be found online at Should I get Parts A & B?

Additionally, Medicare does not cover all your medical costs so you might choose to sign up for a Medicare Advantage Plan (Part C) and/or a Medicare prescription drug coverage plan (Part D). There are also specific times you can sign up for these. Additional information on Medicare plans may be found at Joining a health or drug plan.

How?

How do you qualify for benefits? Current regulations say you earn “credits” toward retirement and Medicare benefits. The number of credits you need to obtain benefits depends on when you were born. For those born in 1929, or later, you need 40 credits or 10 years of work. Your entire work history qualifies as “credits” and remains on your Social Security record.

How do you sign up? The easiest way is online at Sign up/change plans. If you need assistance, there is free assistance available through the Area on Aging Resources Network. If you’re in Bartow County, please contact the Northwest Georgia Regional Commission at 706-295-6485. If you are a resident of Cherokee, Cobb or Fulton Counties, please contact the Atlanta Regional Commission Aging Division at 404-463-3333.

Please see the Medicare website for additional information on [Getting started with Medicare](#). It will walk you through the different parts, and will answer the most often asked questions. Another useful resource is the Social Security [retirement benefit pamphlet](#).

If you have further questions, or a specific problem with Medicare, please feel free to contact our office at caseworkga11@mail.house.gov or (770) 429-1776. We look forward to serving you, should you need our assistance.