

**Can I wait to enroll in Medicare?** In most cases, to avoid penalties, you shouldn't delay. If you wait until a year after your Initial Enrollment Period to sign up for Part B, for the rest of your life you will pay a 10% higher premium per each year you delayed. For Part D (prescription drug coverage), the lifelong penalty is 1% per month past the date of your first eligibility.

**Can I sign up for Medicare Supplemental Insurance (Medigap) whenever I like?** Possibly not, making this an important consideration as you first enroll. Medigap plans are required to accept anyone during their Initial Enrollment Period, but after that you can be turned down or charged more if you have preexisting health conditions. (This is not the case with Medicare Advantage plans.)

**What if I have health insurance through my employer?** If you get your health insurance through your or your spouse's employer, and the company has more than 20 employees, you will probably want to sign up for Part A at the usual time, as most people do not pay a premium. You may be able to delay signing up for Part B. Talk to your company's benefits administrator before making this decision.

**Once I select a plan, do I ever need to do anything else?** Each year, an Open Enrollment Period is held from October 15 – December 7. This is the time when current Medicare enrollees can join, drop or switch their plan. They can select a different or new prescription drug plan. They can switch Medicare Advantage plans. They can switch from a Medicare Supplemental plan to a Medicare Advantage plan or possibly the opposite. (There is also a Medicare Advantage Open Enrollment Period from January 1 – March 31.)

**Isn't it easiest just to stick with my current plan?** If you do, you're not alone—a study from the Kaiser Family Foundation (KFF) showed that 70% of Medicare enrollees stay in their current plan without comparing their options. But the details of plans change from year to year. Your premium might

rise. Your doctor, the medications you take, your pharmacy and the home care services you use might no longer be fully covered. Another plan might be a far better choice for you. Take your time and do your homework. KFF reports that the average Medicare beneficiary has 39 plans from which to choose!



**Who can help me decide?** Each fall, all Medicare households should receive a paper or online copy of the "Medicare & You" handbook with information about changes in coverage. You can also research your options with:

- ▶ Your State Health Insurance Assistance Program.
- ▶ Medicare's plan finder ([Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)).
- ▶ Your insurance agent or financial planner.

*The information in this article is not intended to replace expert financial advice. For questions about Medicare, visit [www.medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227).*

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\*In-home care services vary by location.



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