# Mayflower Municipal Health Group (MMHG)

## Important Information for Members Turning 65 and Over

### Helpful Reminders

- Retired members must enroll in Medicare Parts A & B when eligible and transfer to a Medicare supplement plan to continue coverage with the MMHG. (Retired from a governmental unit that participates in MMHG)
- You must continue to pay your Medicare Part B premium in order to remain eligible for health insurance coverage with MMHG. Failure to pay your Part B premium will result in cancellation of health insurance.

### Commonly asked questions and answers

**What is Medicare?**
Medicare is a Federal health insurance program for retirees age 65 or older and certain disabled individuals. Medicare Part A covers inpatient hospital care, some skilled nursing facility care and hospice care. Medicare Part B covers physician care, diagnostic x-rays and lab tests, and durable medical equipment. Medicare Part D is a federal prescription drug program. "Medicare only" coverage is not recommended as it has coverage limitations. To ensure comprehensive coverage Medicare retirees should enroll in a Medicare supplement plan.

**I am a member of the MMHG and I am turning age 65. What should I do?**
If you are turning age 65 you must call or visit your local Social Security office to determine Medicare eligibility. If the subscriber of your policy is retired you must enroll in Medicare Parts A & B (if eligible) and transfer to a Medicare supplement plan to continue coverage with MMHG.

If you are eligible for Medicare and the subscriber of your policy is actively working you should enroll in Medicare Part A only. You should not enroll in Medicare Part B until the subscriber of your policy retires.

If you are not eligible for Medicare Part A for free- written proof from Social Security is required.

**I am the retired subscriber of the policy, but not age 65. My spouse is turning age 65. What should my spouse do?**
Your spouse must enroll in Medicare Parts A & B and transfer to a Medicare supplement plan to continue coverage with the MMHG. You will continue to be covered under your existing non Medicare plan until Medicare eligible.

**I am the retired subscriber of the policy and am turning age 65. My spouse is not yet age 65. Will my spouse continue to have coverage?**
Your spouse will continue to have coverage under their existing non Medicare plan until Medicare eligible.

**I am the subscriber and continue to actively work for the governmental unit and am not yet age 65. My spouse is turning age 65. What should my spouse do?**
Your spouse must enroll in Medicare Part A only. When you (the subscriber) retire your spouse must pick up Medicare Part B and transfer to a Medicare supplement plan.

**I have never contributed to Social Security and I am turning age 65. What should I do?**
You should still contact Social Security as you may be eligible for Medicare Part A for free through a spouse. If you are not eligible for Medicare Part A for free the MMHG requires written proof from the Social Security Administration of ineligibility.

**I am a retired subscriber receiving health insurance through the MMHG. I am working elsewhere. Do I need to enroll in Medicare Part A and Part B and transfer to a Medicare supplement plan if age 65 and eligible?**
Yes, because you are receiving insurance through the MMHG as a retiree you must enroll in a Medicare supplement plan to continue coverage.

**What if I am not eligible for Medicare Part A for free at age 65 and subsequently become eligible at a later date?**
Once you become eligible for Medicare Part A for free you must contact your governmental unit. If you are still actively working for the governmental unit you should enroll in Part A only. If you are retired from the governmental unit you should enroll in Medicare Parts A & B and transfer to a Medicare supplement plan.

**I am a retiree who is not yet age 65. What if I or my spouse becomes eligible for Medicare Parts A & B due to being disabled?**
If you or your spouse is eligible for Medicare Parts A & B due to disability the member who is enrolled in Medicare Parts A & B should transfer to a Medicare supplement plan.

**I am a retired subscriber. What if I or my spouse turns age 65 and there is a dependent child (or children) on the plan (2+ dependents)? Will I have to carry a Medicare supplement plan in addition to a family plan?**
No, if you (or your spouse) turn 65 and has/have dependent children on the plan you or your spouse may remain on the family plan but must enroll in Medicare Parts A & B and notify MMHG (Medicare is primary).

**Should a retiree or spouse of a retiree enroll in Medicare Part D?**
For most MMHG Medicare enrollees, the drug coverage through their MMHG plan is a better value than the Medicare Part D drug plans being offered. Therefore, retirees enrolled in Medicare supplement plans with the MMHG should not enroll in Medicare Part D. If the retiree has limited assets, the Social Security Administration offers help paying for Medicare prescription drug coverage and this may be the one case where signing up for a Medicare Part D plan may be beneficial for the retiree. The retiree should contact the Social Security Administration for more details.

**Helpful Contact Information and Links**

**Social Security Administration (SSA):** 1-800-772-1213 www.socialsecurity.gov

**Centers for Medicare & Medicaid Services (CMS):** 1-800-Medicare www.myMedicare.gov

**Mayflower Municipal Health Group**: www.mmhg.org