

If you are turning 65, enrolling in Medicare is not as complicated as it may seem.

7 Medicare Frequently Asked Questions

1. How do I enroll in Medicare? Is it automatic when I turn 65?

Contact Social Security directly before your 65th birthday to avoid a lapse in health coverage. Early retirees receiving Social Security and those with Social Security disability or Railroad Retirement benefits are automatically enrolled in Medicare upon eligibility. Enroll online at www.socialsecurity.gov/pgm/medicare.htm, at your local Social Security office or by calling 1-800-772-1213 (TTY 1-800-325-0778).

2. When do I have to enroll?

The initial enrollment period is a 7-month window around your 65th birthday. After that, you can still enroll, but you may have to wait for a designated period. For more on when to join, visit www.medicare.gov/basics/get-started-with-medicare.

3. What if I'm still working and have insurance? Do I need to enroll at age 65?

If you are working past age 65 and have insurance from your job, or your spouse's job, you should contact your plan and review how your coverage will change first. If you have other health insurance besides Medicare, visit www.medicare.gov/basics/get-started-with-medicare/medicare-basics/working-past-65 for more information.

4. What does Medicare cover?

It covers a wide range of medically necessary screenings, supplies and procedures. For more information go to www.medicare.gov/what-medicare-covers. Covered services are found in the Medicare & You handbook, www.medicare.gov/medicare-and-you or contact Medicare at 1-800-Medicare (1-800-633-4227) to inquire about your personal situation.

5. I'm going on a cruise/overseas trip. Will Medicare cover me if I need emergency care when I'm away?

Medicare covers people when they are located within the 50 U.S. states, District of Columbia and U.S. territories. In rare cases, Medicare Part A may cover medically necessary services in a foreign country when a foreign hospital is closer than a U.S. facility. Visit www.medicare.gov/coverage/travel-outside-the-u.s for these exceptions. In some cases, Medicare Part B may cover medically necessary health care while on board a cruise ship within the territorial waters adjoining the U.S., but generally, not when on a ship that is more than six hours away from a U.S. port. If you have a supplemental insurance policy, check to see if it covers medical care abroad. Otherwise, it is recommended to purchase travel insurance before your overseas trip.

6. How do I pay for my Medicare?

There are several ways to pay for Medicare depending on whether you are receiving Social Security and which plan you choose. Go to www.medicare.gov/basics/costs/pay-premiums for more information.

7. How can I find out how much I've paid for Medicare services this year?

Go to www.mymedicare.gov to set up an account to receive access to information, benefits, services and payments. You can contact LA SHIP at 1-800-342-5301 or Medicare at 1-800-633-4227 with any questions about enrollment, payments, claims, coverage issues, preventive services and costs.