

All: I've pulled together some basic and obscure information about Social Security and Medicare for myself and friends. Hopefully this will help with questions you might have. Best to you all, Patty Flora Sitchler, '67

Are there any strategies for applying for Social Security retirement income? Actually, yes. Check out <http://www.socialsecurity.gov/retire2/applying6.htm#a0=1>.

If you have reached *full* retirement age, and you are eligible for a spouse's benefit and your own retirement benefit, **you may choose to receive only spouse's benefits.**

If you are eligible for an ex-spouse's benefit **and** your own retirement, **you may choose to receive only the ex-spouse's benefit.** Your ex-spouse needs to be 62 but he or she does not have to have filed for benefits.

If you opt for one of these strategies, you can delay applying for your own retirement benefits until a later date to take advantage of receiving a higher benefit.

For example, your spouse is 66 and receiving \$1,800 per month. You are approaching age 66 (full retirement) and so you would be eligible for \$1,800 on your own work record or \$900 on your spouse's work record. You cannot get both payments. However, if you waited to get your retirement until age 70, your retirement would be \$2,800 per month (hypothetical, only). If you can wait 4 ½ years living on \$900 per month, the spousal benefit, then at age 70 ½ you get the full \$2,800 per month on your own work record.

When should I apply for Medicare? SSA generally advises people to apply for Medicare three months before turning age 65. You will receive a Medicare card about two months before you turn age 65. Your coverage will begin at age 65. But there is a 7 month window of opportunity to sign up for Medicare: 3 months prior to your birth month, the month of your birth and three months after your birth month.

You can apply online for Retirement benefits and Medicare, or call 1-800-772-1213 (TTY 1-877-486-2048) between 7 a.m. to 7 p.m., Monday through Friday.

The Medicare.gov website is actually pretty user friendly. The Medicare & Me 2013 handbook is online at <http://www.medicare.gov/Pubs/pdf/10050.pdf>

Also, on the website there is a Checklist: 6 things to do when you get Medicare.

<http://www.medicare.gov/people-like-me/new-to-medicare/things-to-do-when-get-medicare.html>

What if your spouse is working and you are covered under your spouse's insurance, do you have to enroll in Medicare Parts A & B?

► Yes, to Part A. Part A will be primary if your spouse is in a firm of less than 20 employees. The employer's insurance from a small firm is the secondary insurance. Part A will be secondary to your spouse's health coverage if the firm has 20 or more employees.

► Maybe, maybe not to Part B. First, contact your spouse's insurance company and get a letter confirming that the health insurance is "creditable coverage." If you are covered by your spouse's employment health insurance and it is creditable coverage, then you do not have to enroll in Part B until you are no longer covered by your spouse's creditable coverage.

But beware: COBRA coverage is not creditable coverage.

What is a Medicare Advantage Plan? That is a Medicare HMO. You can trade your Medicare Parts A & B for a Medicare Advantage Plan. The initial enrollment period for Medicare Advantage is the same as Part A & B. Once you opt into a Medicare Advantage Plan, you cannot change back to Medicare Parts A & B until the annual enrollment period of October 15-December 7. Between January 1–February 14, if you’re in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. (Who thinks up these rules?) There are pros and cons to Medicare Advantage Plans. They save money and you do not have to mess with billings from Medicare and other supplemental insurance plans. However, you generally must go to in-plan providers, travel coverage can be complicated and you must access your care through a primary care physician. “Medicare Advantage Plans have a yearly cap on how much you pay for Part A and Part B services during the year. This yearly maximum out-of-pocket amount can be different between Medicare Advantage Plans and can change each year. You should consider this when you choose a plan.”

Medicare Part D is the Drug Plan. You will also need to apply for Part D when applying for Parts A & B. Many of the Medicare Advantage Plans incorporate a comprehensive coverage that includes A, B & D. But ask and get something in writing that confirms what you are told. The Texas Department of Insurance website gives good information about choosing a Part D plan, as does the Medicare.gov website.

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