



# Social Security and Medicare 2023



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Presented by:  
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Public Affairs Specialist  
Social Security





# Medicare

**Part A** = Hospital Insurance

**Part B** = Medical Insurance (Standard monthly premium in \$164.90/month in 2023)

**Part C** = Medicare Advantage Plans

**Part D** = Prescription Drug Plans

Visit [Medicare.gov](https://www.Medicare.gov) for details



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[SSA.gov](https://www.SSA.gov)



# Medicare

Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
<b>You can add:</b> Part D (Prescription Drug Plan)	<b>Most plans include:</b> Part D (Prescription Drug Plan) Extra Benefits (e.g. vision, hearing, dental, and more)
<b>You can also add:</b> Supplemental insurance coverage (Medigap)	<b>Some plans also include:</b> Lower out-of-pocket costs

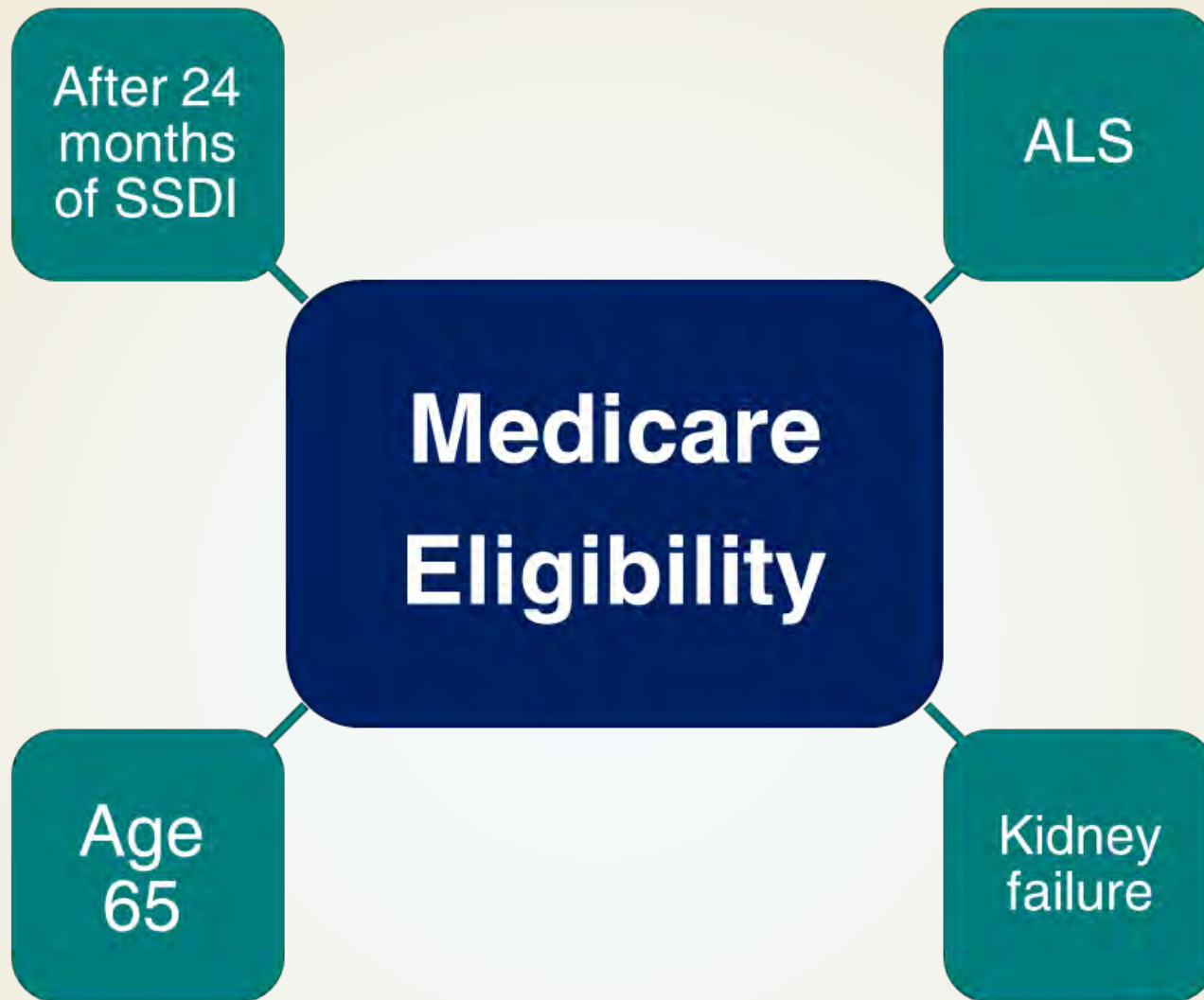
[Medicare.gov](https://www.Medicare.gov)



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# Automatic Enrollment

- Social Security Disability Beneficiaries
- Individuals already receiving a Social Security benefit before age 65.
  - Can refuse Part B but cannot refuse Part A



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# Medicare Part A Start Date

- A beneficiary **MUST** take Part A at age 65+ when receiving a monthly Social Security benefit.
- You cannot “defer” Part A like Part B. Part A is joined with a cash benefit once you are age 65+.
- Part A has a fixed start date:– either:
  1. Month of age 65, or
  2. 6 months **PRIOR** to the application for benefits.

Ex: I apply for retirement at age 66 in 5/2020. When does Part A start?

**11/2019**



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# Medicare Part A and Employer Insurance

On Traditional Employer Health Insurance? In this case, most employees enroll in premium-free Part A at age 65.

However, caution with HSAs/HDHP employer plans:

- If a person enrolls in Medicare A or B, HSA contributions will end. Person can still use HSA funds to pay for authorized medical expenses – see [IRS Publication 969](#).
- Because of Part A retroactivity, employees may want to stop HSA contributions 6 months before applying for benefits. SSA refers the public to their HR and/or CPA.
- If person accidentally filed for Part A, SSA can withdraw application for A (and benefits) within 12 months.



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## Automatic Enrollment

Anyone receiving a Social Security benefit prior to age 65 is automatically enrolled in Medicare A & B at age 65.

# Medicare Enrollment

## Initial Enrollment Period

Begins 3 months before your 65<sup>th</sup> birthday and ends 3 months after that birthday

## General Enrollment Period

January 1 – March 31

## Special Enrollment Period

If 65 or older and covered under a group health plan based on your – or your spouse's – current work.



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# Medicare Part B Coverage - IEP

<b>Beginning in 2023, if you enroll in the month of your Initial Enrollment Period:</b>	<b>Your Part B Medicare coverage starts:</b>
One to three months before you reach age 65	The month you turn age 65
The month you reach age 65, or one to three months after you reach age 65	The first day of the month after you sign up



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# Medicare Part B General Enrollment Period

When someone missed their initial enrollment period (and are not eligible for a special enrollment period), they have another chance each year to sign up during a “general enrollment period” from January 1 through March 31.

Coverage begins on July 1 of the year they enroll.

**However, they may have to pay a late enrollment penalty for as long as they have Part B coverage. The monthly premium will go up 10 percent for each 12-month period they were eligible for Part B, but didn't sign up for it.**



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# Premium Penalty Example

- Your Initial Enrollment Period ended September 30, 2016.
- You waited to sign up for Part B until the General Enrollment Period in March 2019. Your Part B premium penalty is **20%**.
- While you waited a total of 30 months (Oct 2016 to March 2019 is 30 months), it's only 2 full 12-month periods.) You'll have to pay this penalty for as long as you have Part B.

October 2016 – September 2017 = 12 months = 10%

October 2017 – September 2018 = 12 months = 10%

October 2018 – March 2019 = 6 months

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30 months = 20%

Instead of \$144.60/ month, it would be \$173.50/ month in 2020.



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# Medicare Part B Special Enrollment Period

Individual's 65 or older and covered under a group health plan, either from their own or their spouse's **current employment**, may have a "special enrollment period" in which to sign up for Medicare Part B.

The rules allow them to:

- Enroll in Medicare Part B any time while they have a group health plan based on current employment; or
- Enroll in Medicare Part B during the eight-month period that begins the month after the employment ends or the group health coverage ends, whichever happens first.



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# Medicare Part B SEP

When you enroll in Medicare Part B while you're still in the group health plan, or during the first full month when you are no longer in the plan, your coverage begins either:

- On the first day of the month you enroll; or
- By your choice, on the first day of any of the following three months.

If you enroll during any of the remaining seven months of the “special enrollment period,” your Medicare Part B coverage begins on the first day of the following month.

If you don't enroll by the end of the eight-month period, you'll have to wait until the next general enrollment period, which begins January 1 of the next year. You may also have to pay a late enrollment penalty for as long as you have Part B coverage, as described previously.



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# Medicare Applications

[socialsecurity.gov/medicare/apply.html](https://socialsecurity.gov/medicare/apply.html)



The screenshot shows the Social Security Administration's website. At the top, there is a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is the Social Security logo and a search bar. A dark blue navigation bar contains links for Home, Numbers & Cards, Benefits, Information for..., Business & Government, and Our Agency. The main content area is titled "How To Apply Online For Just Medicare". It features a section for "Medicare enrollment using our online application" with a paragraph explaining the convenience and a link to "Apply for Medicare Only". Below this are two more links: "Return to a Saved Application" and "Check Application Status". To the right, there is a "Publications" section with a list of links including "Medicare", "Apply Online For Medicare In Less Than 10 Minutes - Even if You Are Not Ready To Retire", "How To Apply Online For Medicare Only", and "Checklist For The Online Medicare, Retirement, And Spouses Application".

If you already have Medicare Part A and wish to add Medicare Part B, submit forms CMS-40B and CMS-L564. Both are available online.



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# Medicare Standard Part B Premiums for 2023

If you're single and file an individual tax return, or married and file a joint tax return:

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$97,000 or less Married couples with a MAGI of \$194,000 or less	2023 standard premium = \$164.90	Your plan premium + \$0
Individuals with a MAGI above \$97,000 up to \$123,000 Married couples with a MAGI above \$194,000 up to \$246,000	Standard premium + \$65.90	Your plan premium + \$12.20
Individuals with a MAGI above \$123,000 up to \$153,000 Married couples with a MAGI above \$246,000 up to \$306,000	Standard premium + \$164.80	Your plan premium + \$31.50
Individuals with a MAGI above \$153,000 up to \$183,000 Married couples with a MAGI above \$306,000 up to \$366,000	Standard premium + \$263.70	Your plan premium + \$50.70
Individuals with a MAGI above \$183,000 up to \$500,000 Married couples with a MAGI above \$366,000 up to \$750,000	Standard premium + \$362.60	Your plan premium + \$70.00
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$395.60	Your plan premium + \$76.40



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# IRMAA Life Changing Event

<https://www.ssa.gov/forms/ssa-44.pdf>

Form SSA-44 (12-2017)

Page 2 of 8

## STEP 1: Type of Life-Changing Event

Check **ONE** life-changing event and fill in the date that the event occurred (mm/dd/yyyy). If you had more than one life-changing event, please call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

- |   |  |
|---|--|
| <input type="checkbox"/> Marriage             | <input type="checkbox"/> Work Reduction                    |
| <input type="checkbox"/> Divorce/Annulment    | <input type="checkbox"/> Loss of Income-Producing Property |
| <input type="checkbox"/> Death of Your Spouse | <input type="checkbox"/> Loss of Pension Income            |
| <input type="checkbox"/> Work Stoppage        | <input type="checkbox"/> Employer Settlement Payment       |

Date of life-changing event:   
mm/dd/yyyy

## STEP 2: Reduction in Income

Fill in the tax year in which your income was reduced by the life-changing event (see instructions on page 6), the amount of your adjusted gross income (AGI, as used on line 37 of IRS form 1040) and tax-exempt interest income (as used on line 8b of IRS form 1040), and your tax filing status.

Tax Year	Adjusted Gross Income	Tax-Exempt Interest
20 <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Tax Filing Status for this Tax Year (choose **ONE**):

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Single                  | <input type="checkbox"/> Head of Household          | <input type="checkbox"/> Qualifying Widow(er) with Dependent Child |
| <input type="checkbox"/> Married, Filing Jointly | <input type="checkbox"/> Married, Filing Separately |  |

## STEP 3: Modified Adjusted Gross Income

Will your modified adjusted gross income be lower next year than the year in Step 2?

- No - Skip to STEP 4  
 Yes - Complete the blocks below for next year

Tax Year	Estimated Adjusted Gross Income	Estimated Tax-Exempt Interest
20 <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Expected Tax Filing Status for this Tax Year (choose **ONE**):

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Single                  | <input type="checkbox"/> Head of Household          | <input type="checkbox"/> Qualifying Widow(er) with Dependent Child |
| <input type="checkbox"/> Married, Filing Jointly | <input type="checkbox"/> Married, Filing Separately |  |



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# Medicare.gov

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About Us | Glossary | CMS.gov | Log in/Create account

## Medicare.gov

The Official U.S. Government Site for Medicare

[Sign Up /  
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[Your Medicare  
Costs](#)

[What Medicare  
Covers](#)

[Drug Coverage  
\(Part D\)](#)

[Supplements &  
Other Insurance](#)

[Claims &  
Appeals](#)

[Manage Your  
Health](#)

[Forms, Help, &  
Resources](#)

### Need to change plans?

[Find Health & Drug Plans](#)

[Log in/Create Account](#)

**[1-800-MEDICARE or Medicare.gov](#)**



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[SocialSecurity.gov](#)

# Medicare.gov

An official website of the United States government [Here's how you know](#)

Medicare.gov

[Basics](#) ▾

[Health & Drug Plans](#) ▾

[Providers & Services](#) ▾

[Home](#) > [Basics](#) > Get started with Medicare

## Get started with Medicare

Medicare is health insurance for people 65 or older. You're first eligible to sign up for Medicare 3 months before you turn 65. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

Follow these steps to learn about Medicare, how to sign up, and your coverage options. Learn about it at your own pace.



Step 1

### [Medicare basics](#)

Start here. Learn the parts of Medicare, how it works, and what it costs.

[Parts of Medicare](#)

Step 2

### [Sign up](#)

First, you'll sign up for Parts A and B. Find out when and how to sign up, and when coverage starts.

[When to Sign Up](#)

Step 3

### [Get more coverage](#)

Then, review your options for more coverage, when and how to get it, and browse plans.

[Coverage Options](#)

Step 4

### [Using Medicare](#)

When you're ready, find out how to get services and ways we can help you.

[Your Medicare Card](#)

## Create an account at [Medicare.gov](#)



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# Medicare Card



Your card will have a Medicare number that's unique to you, instead of your Social Security number. This will help to protect your identity.



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[SocialSecurity.gov](https://www.SocialSecurity.gov)



# my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

Search SSA.gov



Español

Account

## Create your personal *my* Social Security account today

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account

Sign In

[Finish Setting Up Your Account](#)



[ssa.gov/myaccount](https://ssa.gov/myaccount)



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SocialSecurity.gov



If you need to provide proof of your Medicare entitlement information for a third-party, you can customize your benefit verification letter to show just your Medicare information.

Can't Print or Save This Letter?

Customize your letter

Include information about:

Current & Past Benefit Amounts

Type of Benefit(s)

Date of Birth

Medicare Entitlement

Apply to Letter

Cancel



Social Security Administration

Date: June 10, 2019  
BNC: 19B1830B26052  
REF: A ,BI

TERESA JANICE MCCONNELL  
160 MAIN ST  
HARTFORD CT 06106-1817

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

**Information About Current Social Security Benefits**

Beginning December 2017, the full monthly Social Security benefit before any deductions is \$561.10.

We deduct \$0.00 for medical insurance premiums each month.

The regular monthly Social Security payment is \$561.00.  
(We must round down to the whole dollar.)

Social Security benefits for a given month are paid the following month. (For example, Social Security benefits for March are paid in April.)

Your Social Security benefits are paid on or about the third of each month.



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# my Social Security – What You Can Do in Your Account

## Benefit Details

### ^ Social Security (Disability)

Status: **Active**  
Monthly Benefit Amount: \$753.00 (before any deductions)  
Payment Schedule: 3rd of the month  
Next Payment Date: July 3, 2017

### ^ SSI (Disability)

Status: **Active**  
Monthly Benefit Amount: \$5.00 (before any deductions)  
Payment Schedule: 1st of the month  
Next Payment Date: June 30, 2017

### ^ Medicare

The following information should not be used as proof of coverage. It is provided by the Center for Medicare & Medicaid Services (CMS) and **may not reflect recent updates.**

Status: **Enrolled**

#### Part A (Hospital Insurance)

Coverage Started: July 2008  
Monthly Premium: \$0.00 (as of July 2008)

#### Part B (Medical Insurance)

Coverage Started: July 2008  
Monthly Premium: \$0.00 (as of July 2008)

#### Part C (Medicare Advantage)

Please contact Medicare for the status of your enrollment.

#### Part D (Medicare Prescription Drug Coverage)

Please contact Medicare for the status of your enrollment.

[Learn about replacing your Medicare card.](#)

### ! Medicare Questions?

Please call 1-800-633-4227 or visit [www.medicare.gov](http://www.medicare.gov) for assistance. If you are deaf or hard of hearing, you may call the TTY number, at 1-877-486-2048.

# my Social Security – What You Can Do in Your Account

## Payment Details

Payment History **Overpayments**

Your **monthly payment amount can change** depending on the types of benefits you receive, as well as any adjustments in your premiums or deductions.

Showing 1 to 12 of 48 entries

Page 1 of 4

Date	Payment Type	Amount
06/02/2017	<a href="#">Social Security (Disability)</a> <b>How we calculated this payment...</b> Monthly Benefit Amount: \$753.00 Credits & Adjustments: \$0.00 <b>Medicare Premium(s): -\$0.00</b> Overpayment Withholding: -\$0.00 Other Deductions: -\$0.00 <b>Total Payment: \$753.00</b>	\$753.00
06/01/2017	SSI (Disability)	\$5.00
05/03/2017	Social Security (Disability)	\$753.00
05/01/2017	SSI (Disability)	\$5.00
04/03/2017	Social Security (Disability)	\$753.00
03/31/2017	SSI (Disability)	\$5.00
03/03/2017	Social Security (Disability)	\$753.00
03/01/2017	SSI (Disability)	\$5.00
02/03/2017	Social Security (Disability)	\$753.00
02/01/2017	SSI (Disability)	\$5.00
01/03/2017	Social Security (Disability)	\$753.00
12/30/2016	SSI (Disability)	\$5.00

Showing 1 to 12 of 48 entries

Page 1 of 4

[Learn about replacing your Tax Form SSA-1099/SSA-1042S](#)

**Payment Method: Direct Deposit**





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# Apply Online for Just Medicare

[www.ssa.gov/medicare](http://www.ssa.gov/medicare)

## How To Apply Online For Just Medicare

You can apply online for Medicare even if you are not ready to retire. You can use our online application to sign up. It takes less than 10 minutes. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information.

[Apply for Medicare Only](#)

[Return to Saved Application](#) | [Check Application Status](#) | [Replace Medicare Card](#)

Medicare is managed by the Centers for Medicare and Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

For more information about applying for Medicare only and delaying retirement benefits, visit [Applying for Medicare Only – Before You Decide](#).

**?** If you have a Health Savings Account (HSA) and/or health insurance based on employment, you may want to ask your personnel office or insurance company how signing up for Medicare will affect you.

To find out what documents and information you need to apply, go to the [Checklist For The Online Medicare, Retirement, And Spouses Application](#)

## Related Information

- [CMS - Application for Enrollment in Medicare - Part B \(Medical Insurance\)](#)
- [Apply Online for Medicare — Even if You Are Not Ready to Retire](#)
- [How To Apply Online For Medicare Only](#)
- [Get Extra Help with Medicare prescription drug plan costs](#)
- [Medicare Premiums: Rules For Higher-Income Beneficiaries](#)
- [Other Medicare Publications](#)
- [More Medicare information](#)
- [Understanding Medicare Part C & D Enrollment Periods](#)
- [A Guide to Health Insurance for People with Medicare](#)
- [Understanding Medicare Advantage Plans](#)



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# For More Information on Medicare

**Medicare.gov**

The Official U.S. Government Site for Medicare

Sign In to MyMedicare.gov

Search Medicare.gov

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FAQ

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- Home
- Manage Your Health
- Medicare Basics
- Resource Locator
- Help & Support

New to Medicare?

Health & Drug Plans

Facilities & Doctors

MyMedicare.gov

## Getting Started

- Welcome To Medicare
- 6 Things You Should Do
- Find Out if You're Eligible
- Choosing or Changing Your Coverage?
- Medicare & You 2011 Handbook
- Apply Online for Medicare Now



## Center for Medicare and Medicaid Services (CMS):

[www.medicare.gov](http://www.medicare.gov)

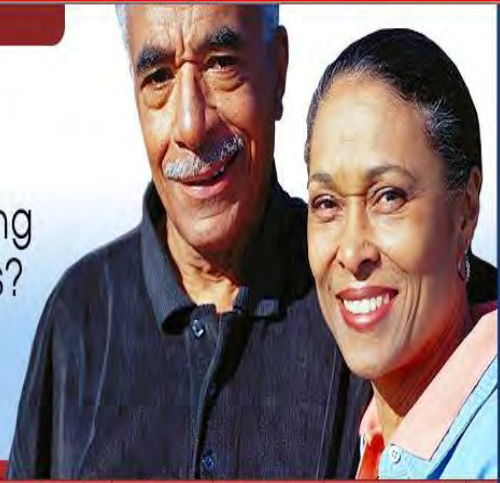
1-800-633-4227



**MMAP, Inc.**  
Michigan Medicare/Medicaid Assistance Program

Do you need help making health benefit decisions?

**GET STARTED** ▶



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- About MMAP
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- Q & A
- Volunteer

## Michigan Medicare/Medicaid Assistance Program (MMAP):

[www.mmapinc.org](http://www.mmapinc.org)

1-800-803-7174





# Contact Information

Visit the website

[www.ssa.gov](http://www.ssa.gov)

Call the toll-free number

1-800-772-1213

Specific questions can be answered from 8 a.m. to 7 p.m., Monday through Friday. Information is provided by automated phone service 24 hours a day.

If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.

Call a local office

To locate your local office phone number, use our Social Security Office Locator: [www.ssa.gov/locator](http://www.ssa.gov/locator). The number may appear under Show Additional Office Information.

# Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://www.ssa.gov) for up-to-date information on our programs.



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