



## SHIIP NEWS RELEASE

### Social Security Important Partner When Making Medicare Decisions

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The Social Security Administration is one of your most important partners when you are approaching Medicare eligibility or are enrolled in Medicare. Whenever you have questions about a change in your employment, disability or retirement status, it is important to verify with Social Security how the change affects your Medicare eligibility. "We get calls weekly from individuals who did not receive accurate information about Medicare eligibility from third parties and as a result they have premium penalties or a delay in when their Medicare coverage begins," says Kris Gross from the State of Iowa's Senior Health Insurance Information Program (SHIIP). "This can be very costly," Gross adds.

One of the most common times for confusion is when an individual or the spouse is going to continue working past age 65. Under certain circumstances if you or your spouse are **actively** employed **and** have health insurance through that employer you **may** be able to delay enrolling in Medicare Part B without penalty. Unfortunately some people delay enrollment when they have retiree health coverage from their employer, but are no longer actively employed, and as a result face penalties later. A conversation with Social Security is important in verifying when and if you can delay enrollment.

Similarly, any time you anticipate a change in your status, for example returning to employment after you have retired, losing employer coverage while you or your spouse are employed, becoming COBRA eligible or becoming eligible for Medicare disability, contact Social Security immediately to discuss your options. You can call Social Security at 1-800-772-1213 or make an appointment at your local Social Security office.

The decision to delay or enroll in Medicare Part B can also affect your eligibility for the Medicare supplement insurance open enrollment period. You may unknowingly eliminate your guaranteed right to a Medicare supplement policy if you enroll in Part B when you don't need it. SHIIP, a free, confidential and objective service of the State of Iowa can help you look at all options so you can make decisions that best meet your current and future needs.

You can call SHIIP at 1-800-351-4664 (TTY 800-735-2942). SHIIP counselors are available across the state to meet with you and answer your Medicare and supplemental insurance questions. In addition you can request a fact sheet "Getting Ready to Retire." This fact sheet, along with information about Medicare supplement insurance can be found on the SHIIP website, [www.therightcalliowa.gov](http://www.therightcalliowa.gov). SHIIP does not sell, endorse or promote any insurance products.