

# I lost my job and need to sign up for Medicare.

## What should I do?

People who work past age 65 and have health insurance through their employers can delay Medicare enrollment without incurring steep penalties for late enrollment in Part B (10 percent lifetime for each 12-month period past the otherwise-mandatory sign-up age of 65).

If you were in this situation and need to sign up for Medicare now because of a job loss, you can take advantage of a special enrollment period that is available to you up to eight months after you lose coverage from employment.

The process is handled through your local Social Security office, but these offices were closed to the public last week to protect the public and employees. However, some field office staff are still reporting for work, and others are working virtually. The offices are offering in-person assistance for a short list of crucial services. These include reinstatement of benefits in dire circumstances; assistance to people with severe disabilities, blindness or terminal illnesses; and people in dire need of eligibility decisions for Supplemental Security Income or Medicaid eligibility related to work status. Those seeking these services must call in advance.

You may also need to interact with a local field office if you are filing for Medicare benefits for the first time and are past the initial filing age of 65. In that situation, call your local office to get the application started, because you will need to file some forms.

**If you need to visit** a local Social Security office for in-person services, call the office to request an appointment. You can find the closest office using an online office locator tool (<https://secure.ssa.gov/ICON/main.jsp>) on the Social Security website (<https://www.ssa.gov/coronavirus/>), where the agency is also providing updates and information on services.

Start the process by calling your local office to get the application started — you can find it using this [local office directory](https://secure.ssa.gov/ICON/main.jsp) (<https://secure.ssa.gov/ICON/main.jsp>). The field agent there can advise you on which forms and supporting documents (also provided below), you will need to submit, and where to mail them. **Request a “protected filing date” and proof of receipt from the office.** This will create a record that you applied for benefits on that date, which could affect the date your coverage begins.

If you have not previously enrolled in Part A, you'll need to do that along with Part B. This is also the time to enroll in a Part D prescription drug plan and a Medigap supplemental policy. Or, select a Medicare Advantage plan that includes drug coverage.

If your job loss happens to occur around the time you turn 65, the process will be less complex. This is called your Initial Enrollment Period — the three months before, the month of, and the three months after your 65th birthday.

If you already are receiving Social Security, you will receive your Medicare card automatically for Part A and Part B. If you are not on Social Security (more likely, since you've been working), you'll need to sign up. Call Social Security (1-800-772-1213) or sign up online at (<https://www.ssa.gov/benefits/medicare/>). If you call, the temporary hours of operation are 8:00 a.m. to 5:30 p.m. EST. Please keep in mind that wait times may exceed two or more hours when waiting to speak to a Social Security Administration representative.

There can be a gap of one to three months before Part A and Part B coverage starts, depending on when you sign up during the initial enrollment period. Visit (<https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b/when-will-my-coverage-start>) for more information. However, Part A coverage is retroactive up to six months, back to the first month that you were eligible for Medicare.

### The forms you will need to print off are below:

Application for enrollment in Medicare Part B (Medical Insurance):

<https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS40B-E.pdf>

Request for employment information:

<https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf>

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