

## **CITY OF BELLEVUE: MEDICARE AND WORKING PAST AGE 65 FREQUENTLY ASKED QUESTIONS**

**Q1: I plan on continuing to work for the City of Bellevue and I will be turning age 65 soon. Is there anything I need to do regarding Medicare?**

**A1:** Within four months of your 65th birthday, it is recommended that you apply for Medicare Part A. You can apply for Medicare even if you are not ready to retire and it takes less than 15 minutes to apply online @ [www.ssa.gov](http://www.ssa.gov) (select Retirement/Medicare). You may also call Social Security at 1-800-772-1213 or visit [your local Social Security office](#) (an appointment is recommended).

If you are enrolled in City of Bellevue health coverage, you can delay enrollment in Medicare Part B. You may still have Medicare Part A, which is typically free.

Medical coverage through the City of Bellevue will be primary over Medicare provided you are working at the City of Bellevue in a benefited position.

**Q2: My spouse will be turning age 65 soon. Is there anything I need to do regarding Medicare?**

**A2:** At least four months before your spouse's 65th birthday, it is recommended that your spouse apply for Medicare Part A online @ [www.ssa.gov](http://www.ssa.gov) (select Retirement/Medicare). Your spouse may call Social Security at 1-800-772-1213 or visit [the local Social Security office](#) (an appointment is recommended).

If your spouse is still working and has health coverage or if you have your spouse enrolled in City of Bellevue health coverage, your spouse can delay enrollment in Medicare Part B. Your spouse will still have Medicare Part A, which is free.

Medical coverage through the City of Bellevue will be primary over Medicare as long as you are working at the City of Bellevue in a benefited position.

**Q3: I am thinking about retiring at age 65. Should I elect COBRA to continue my medical coverage instead of signing up for Medicare?**

**A3:** Timing is everything when it comes to [Medicare eligibility](#). If you are nearing age 65 when you leave city employment, you need to know the rules about Medicare enrollment. Some employees think they can use 18 months of continuing medical coverage through COBRA and enroll in Medicare later. You can but you could be paying higher Medicare premiums later when you do enroll. COBRA is not considered medical coverage based on current employment and you cannot enroll under Medicare's special enrollment period when that coverage ends. To avoid paying a higher premium, make sure you understand the Medicare rules!

**Q4: I'm over age 65 and am thinking about retiring in the near future. What do I need to do regarding Medicare?**

**A4:** If you already have Medicare Part A and wish to sign up for Medicare part B, [contact your local Social Security office](#) or call Social Security at 1-800-772-1213.

You will have a short time to sign up for Part B or you could end up paying more for your Part B premiums when you do enroll in Part B.

**Q5: Where can I find out more about eligibility for social security and Medicare benefits?**

**A5: *Online Resources***

- To apply for Medicare, you can use Social Security's [online services](#). Follow Social Security's instructions.
- Medicare offers a secure website where people with Medicare can review and track their benefits. Once you enroll in Medicare, go to [www.MyMedicare.gov](http://www.MyMedicare.gov) and sign-up for this free, online service.
- Helpful MEDICARE Resource: [Part A & Part B sign up periods](#)

***You may find one-on-one help through SHIBA, offered through the Washington State Insurance Commissioner's Office.***

This program offers one-on-one counseling and assistance to people with Medicare and their families. You can meet by phone or face to face.

<https://www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba>

1-800-562-6900