

Social Security and Medicare Eligibility: Watch Out for the Enrollment Period Trap!  
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Full retirement age for Social Security, generally thought to be 65, is actually only 65 for individuals born in 1937 or earlier. For people born after 1937 the full retirement age is gradually increasing. Below is a chart showing the full retirement age for birth years after 1937:

Year of Birth	Full Retirement Age				
<a href="#">1937 or earlier</a>	65				
<a href="#">1938</a>	65 and 2 months				
<a href="#">1939</a>	65 and 4 months				
<a href="#">1940</a>	65 and 6 months				
<a href="#">1941</a>	65 and 8 months				
<a href="#">1942</a>	65 and 10 months				
<a href="#">1943--1954</a>	66				
<a href="#">1955</a>	66 and 2 months				
<a href="#">1956</a>	66 and 4 months				
<a href="#">1957</a>	66 and 6 months				
<a href="#">1958</a>	66 and 8 months				
<a href="#">1959</a>	66 and 10 months				
<a href="#">1960 and later</a>	67				

The age at which an individual becomes eligible for Medicare, however, remains 65. You must apply for Medicare within a 7-month window beginning three months prior to your 65<sup>th</sup> birthday, including the month in which you turn 65 and continuing for 3 months after your 65<sup>th</sup> birthday. If you do not sign up for Medicare Part B during this time period, then you must wait until the next General Enrollment Period (these are annual from January to March) and coverage will not begin until July of the year in

which you enroll. More importantly, you will be subject to a late penalty for your Medicare Part B Premium – which means that your Medicare Part B premium will be 10% higher for each 12 months you delay enrolling in Medicare Part B after your initial birthday enrollment period (up to three months following your 65<sup>th</sup> birthday).

**Example: You delayed enrolling in Medicare Part B for 24 months**

\$88.50 base premium in 2006

+ \$8.85 (10% of \$88.50) for the first 12 month delay

+ \$8.85 (10% of \$88.50) for the second 12 month delay

= \$106.20 will be your Medicare Part B premium for 2006

In certain cases, you can delay your Medicare Part B enrollment without having to pay the higher premiums. If you didn't take Medicare Part B when you were first eligible because you or your spouse were working and had group health plan coverage through your or your spouse's employer or union, you can sign up for Medicare Part B during a Special Enrollment Period. Under these circumstances you can sign up:

- Anytime you are still covered by the employer or union group health plan through your or your spouse's **current or active** employment, or
- During the 8 months following the month the employer or union group health plan coverage ends, or when the employment ends (whichever is first).

If you are disabled and working (or you have coverage from a working family member), the Special Enrollment Period rules also apply.

If you enroll in Medicare Part B while covered by the group health plan or during the first full month after coverage ends, your Medicare Part B coverage starts on the first day of the month you enroll. You also can delay the start date for Medicare Part B coverage until the first day of any of the following 3 months.

If you enroll during any of the 7 remaining months of the Special Enrollment Period, your Medicare Part B coverage begins the month after you enroll.

**Remember:** If you do not enroll in Medicare Part B during your Special Enrollment Period, you'll have to wait until the next General Enrollment Period, which is January 1 through March 31 of each year. You may then have to pay a higher Medicare Part B premium because you could have had Medicare Part B and did not take it. Call the Social Security Administration at 1-800-772-1213 for more information or to enroll in Medicare. You can visit the [Social Security web site](#) .

To enroll in Part B, call the Social Security Administration at 1-800-772-1213. For more information, call the Social Security Administration at 1-800-772-1213 or visit their [web site](#).