

## **Baby Boomers: Are you ready for Medicare?**

*By Margaret Reilly, Program Manager, HICAP Services of Northern California*

Baby Boomers, those born between 1946 and 1964, tend to think of themselves as youthful, energetic individuals with time on their side. While that may be true – baby boomers are now aging into Medicare. As they do – there are many things they really need to know.

### **Who qualifies for Medicare?**

Individuals who are 65 years old, are a US citizen or legal residents for 5 consecutive years, and have paid into Social Security for 40 quarters, are eligible for Medicare.

Timelines are significant and missing a deadline could result in a lifetime penalty, delayed benefits, higher premiums, or denied coverage. Don't let that happen! Take Action. Learn about Medicare and know your rights as a healthcare consumer.

If you are turning 65 and intend to continue working, you are still entitled to Medicare and should enroll in Medicare Part A if you have paid into Social Security. Part A is premium-free and covers hospital-related healthcare. If you have employer group health plan (yours or that of a spouse) you could delay enrolling in Medicare Part B, which has a monthly premium. You can enroll in Part B when you are ready to retire or lose other health care coverage. Be sure to know – and strictly adhere to – the enrollment deadlines.

### **How can you enroll? How can you learn more?**

Enrollment into Medicare is facilitated by the Social Security Administration. Their website – [www.ssa.gov](http://www.ssa.gov) – provides a wealth of information and includes a section for enrollment into Medicare. The technically-savvy may want to pursue this enrollment method. Of course, there is the “old-fashioned” way of making a trip to your local Social Security Office and waiting in line. Go with whichever makes you comfortable – just go!

Medicare has four parts: Part A – Hospital insurance; Part B – physician and professional services; Part C – Medicare Advantage plans such as HMOs, PPOs, and PFFS plans, and Part D, the Prescription Drug Plan. “Original Medicare” covers about 80% of health care costs. How can you be sure you have the coverage you need?

Fortunately there is a non-profit organization dedicated to helping Medicare beneficiaries, and those eminent of Medicare eligibility. The Health Insurance Counseling and Advocacy Program – HICAP – provides one-on-one counseling and assistance, as well as community education about Medicare. Services are always free, and always unbiased. HICAP is not affiliated with any insurance company and does not sell nor recommend any specific insurance plans. HICAP **does** educate and advise and provides information so the consumer can make educated decisions.

In Placer County, HICAP offers one-on-one counseling by appointment-only at Maidu Community Center in Roseville, Placer Independent Resource Services (PIRS) in Auburn, and Twelve Bridges Library in Lincoln, as well as in the Auburn Social Security office, and the Roseville Social security office. HICAP also offers community

forums and looks for opportunities to speak with civic groups about Medicare. For more information, to schedule a counseling appointment, or to engage a speaker, please contact HICAP Services of Northern California at 916-376-8915.

*The views expressed here are those of Ms. Margaret Reilly, and do not necessarily represent those of the Commission or individual members.*

The Older Adult Advisory Committee is responsible for advising the Department of Health and Human Services and the Board of Supervisors on the needs of Placer County's older adults. Meetings are held the 3rd Tuesday, at 1:00 PM. More information may be found online at:

<http://www.placer.ca.gov/Departments/hhs/adult/OlderAdultAdvisoryCommission.aspx>

or by calling the Public Authority at (530) 886-3680.