



# Social Security: With You Through Life's Journey

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# Presentation Overview – 2023

- Difference between Medicare and Medicaid
- Medicare Eligibility and Enrollment Periods
- Applying for Medicare
- Medicare Premium Amounts
- Extra Help Application
- Q & A



*Information contained in this presentation is subject to changes in legislation, policies, or procedures*



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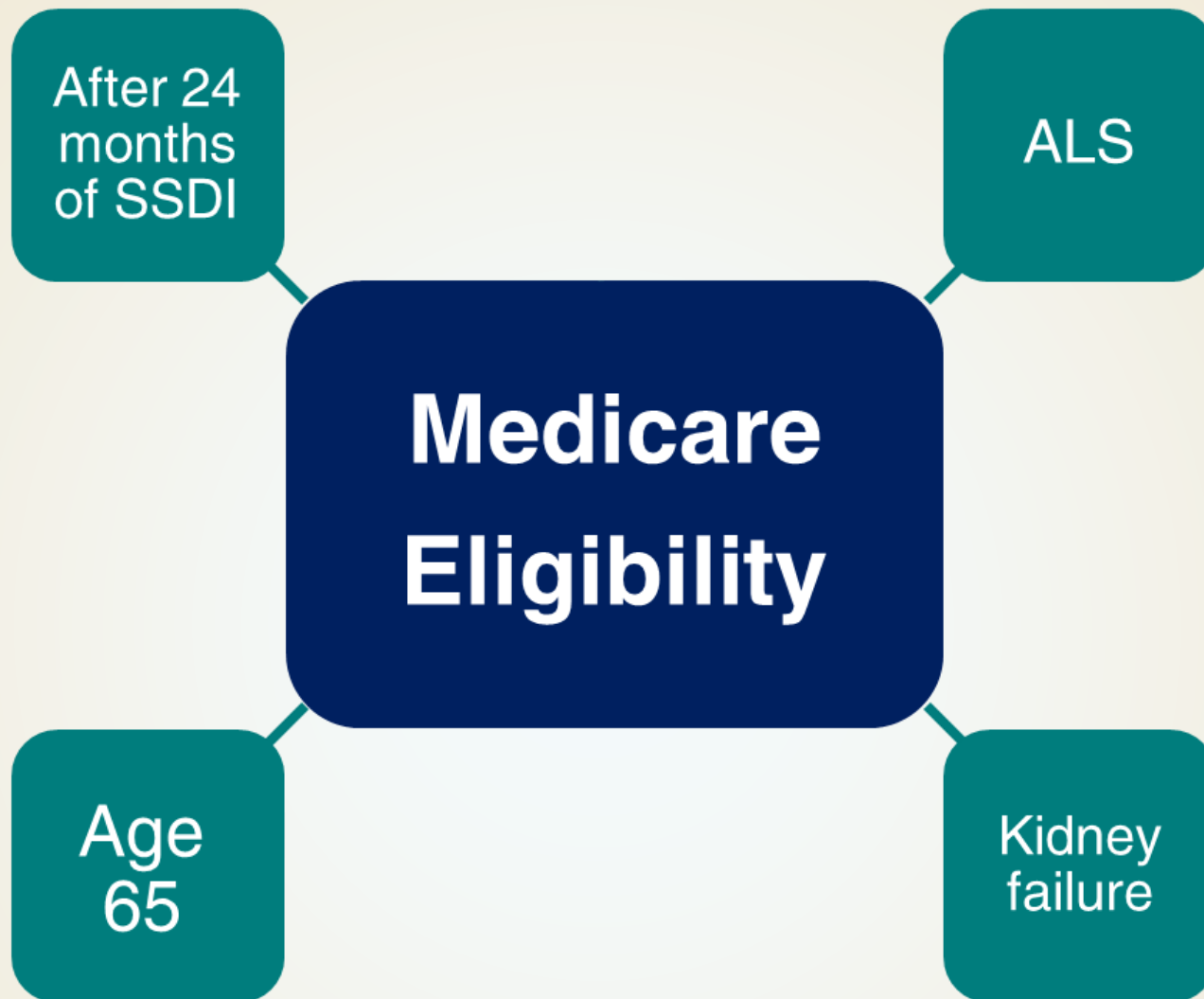
# Medicaid vs. Medicare

<b>Medicaid</b>	<b>Medicare</b>
State health insurance program for people with limited income and resources	Federal health insurance program for people 65 and older
In most states, children who qualify for Supplemental Security Income (SSI) qualify for Medicaid	Federal health insurance program for people who have been on Social Security Disability Insurance (SSDI) for 24 months; exception: those with ALS, Lou Gehrig's Disease. qualify with no waiting period
In many states, Medicaid is automatic with SSI eligibility	Federal health insurance program for people with End Stage Renal Disease (ESRD), even if they are not collecting Social Security



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# Medicare

Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
<b>You can add:</b> Part D (Prescription Drug Plan)	<b>Most plans include:</b> Part D (Prescription Drug Plan) Extra Benefits (e.g., vision, hearing, dental, and more)
<b>You can also add:</b> Supplemental insurance coverage (Medigap)	<b>Some plans also include:</b> Lower out-of-pocket costs

**[Medicare.gov](https://www.Medicare.gov)**



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**Initial Enrollment Period**  
Begins 3 months before your 65<sup>th</sup> birthday and ends 3 months after that birthday

**Medicare Enrollment**

**General Enrollment Period**  
January 1 – March 31

**Special Enrollment Period**  
If 65 or older and covered under a group health plan based on your – or your spouse's – current work.



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# Medicare Part B Coverage - IEP

<b>Beginning in 2023, if you enroll in the month of your Initial Enrollment Period:</b>	<b>Your Part B Medicare coverage starts:</b>
One to three months before you reach age 65	The month you turn age 65
The month you reach age 65, or one to three months after you reach age 65	The first day of the month after you sign up



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# Medicare Part B Coverage - SEP

<b>If you enroll in the month of your Special Enrollment Period:</b>	<b>Your Part B Medicare coverage starts:</b>
Any time while you or your spouse have a group health plan based on current employment, or during the first full month you are no longer covered or employed	<ul style="list-style-type: none"><li>• On the first day of the month you enroll, or</li><li>• By your choice, on the first day of any of the following 3 months</li></ul>
During any of the remaining 7 months of the SEP	The first day of the month after you sign up.



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# Medicare Part B Coverage - GEP

**Beginning in 2023, if you enroll in the month of the General Enrollment Period:**

January 1 to March 31 (You might pay a late enrollment penalty)

**Your Part B Medicare coverage starts:**

The first day of the month after you sign up



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# How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor\* application is not available online.



Schedule phone appointment at 1-800-772-1213, 8 a.m. – 7 p.m. Monday through Friday.




Schedule in-office appointment at 1-800-772-1213.

***\*Child and survivor claims can only be done by phone or in the office.***



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 [What should I do if I get a call claiming there's a problem with my Social Security number or account?](#)



Social Security

Benefits ▾

Medicare ▾

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Sign in

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### Prepare

Check eligibility for benefits

Plan for retirement



### Apply

Apply for benefits

Sign up for Medicare

### After you apply

Check application or appeal status

Appeal application decision

Feedback

## Manage benefits & information



### Documents

Get benefit verification letter

Get tax form (1099/1042s)



### Number & card

Replace card

Request number for the first time

Report stolen number



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# How to File for Part B in SEP

If you have Medicare Part A and wish to add Part B under a Special Enrollment Period, you have one of three options:

1. Online application
2. Fax completed forms to 1-833-914-2016
3. Mail completed forms to local Social Security office

If faxing or mailing, download fillable forms from [www.ssa.gov/forms](http://www.ssa.gov/forms):

1. CMS-40B (Application for Enrollment in Medicare – Part B)
2. CMS-L564\* (Request for Employment Information)

*\*If employer cannot sign CMS-L564,  
SSA may accept other evidence.*

[ssa.gov/medicare](http://ssa.gov/medicare)



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# Medicare Standard Part B Premiums for 2023

If you're single and file an individual tax return, or married and file a joint tax return:

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$97,000 or less Married couples with a MAGI of \$194,000 or less	2023 standard premium = \$164.90	Your plan premium + \$0
Individuals with a MAGI above \$97,000 up to \$123,000 Married couples with a MAGI above \$194,000 up to \$246,000	Standard premium + \$65.90	Your plan premium + \$12.20
Individuals with a MAGI above \$123,000 up to \$153,000 Married couples with a MAGI above \$246,000 up to \$306,000	Standard premium + \$164.80	Your plan premium + \$31.50
Individuals with a MAGI above \$153,000 up to \$183,000 Married couples with a MAGI above \$306,000 up to \$366,000	Standard premium + \$263.70	Your plan premium + \$50.70
Individuals with a MAGI above \$183,000 up to \$500,000 Married couples with a MAGI above \$366,000 up to \$750,000	Standard premium + \$362.60	Your plan premium + \$70.00
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$395.60	Your plan premium + \$76.40



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# A Qualifying Life-Changing Event May Reduce Monthly Part B/D Premiums

Form SSA-44 (11-2019)

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## STEP 1: Type of Life-Changing Event

Check **ONE** life-changing event and fill in the date that the event occurred (mm/dd/yyyy). If you had more than one life-changing event, please call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

- |   |  |
|---|--|
| <input type="checkbox"/> Marriage             | <input type="checkbox"/> Work Reduction                    |
| <input type="checkbox"/> Divorce/Annulment    | <input type="checkbox"/> Loss of Income-Producing Property |
| <input type="checkbox"/> Death of Your Spouse | <input type="checkbox"/> Loss of Pension Income            |
| <input type="checkbox"/> Work Stoppage        | <input type="checkbox"/> Employer Settlement Payment       |

Date of life-changing event:

mm/dd/yyyy

[ssa.gov/forms/ssa-44-ext.pdf](https://ssa.gov/forms/ssa-44-ext.pdf)



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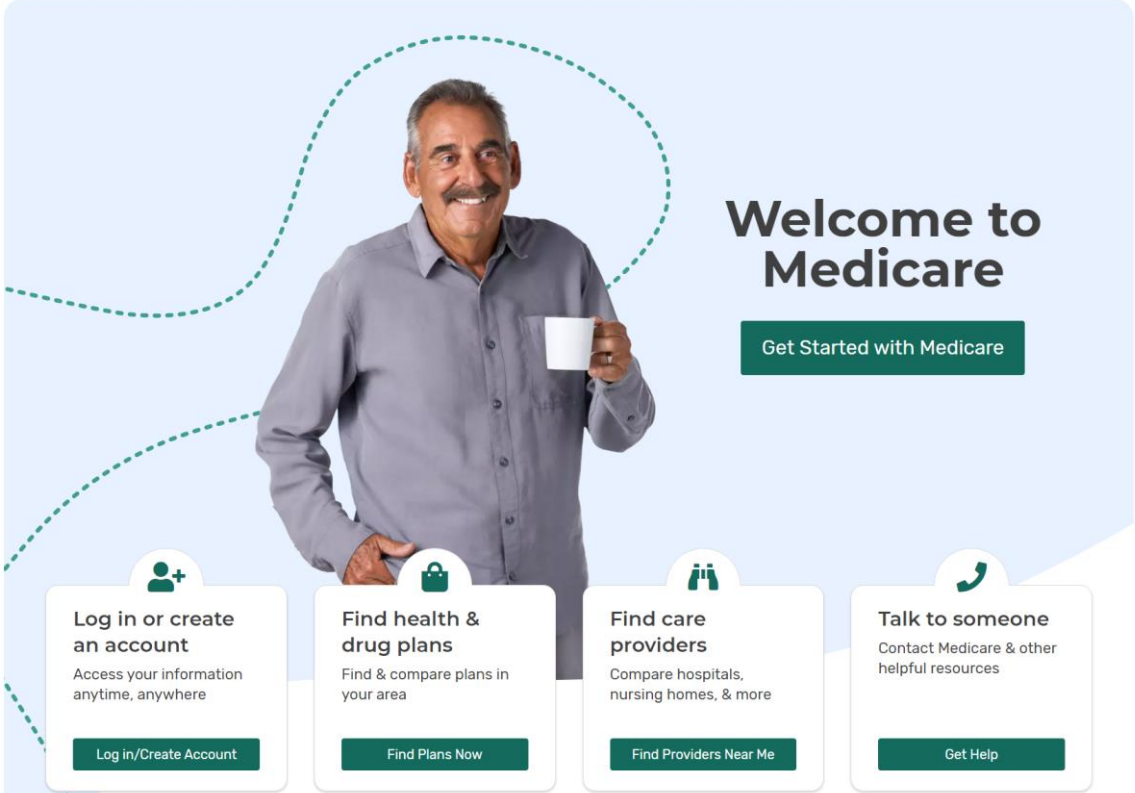
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# Medicare.gov

An official website of the United States government [Here's how you know](#) Cambiar a Español





Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

**Alert** Learn how the prescription drug law impacts Medicare. Search



## Welcome to Medicare

[Get Started with Medicare](#)

-  **Log in or create an account**  
Access your information anytime, anywhere  
[Log in/Create Account](#)
-  **Find health & drug plans**  
Find & compare plans in your area  
[Find Plans Now](#)
-  **Find care providers**  
Compare hospitals, nursing homes, & more  
[Find Providers Near Me](#)
-  **Talk to someone**  
Contact Medicare & other helpful resources  
[Get Help](#)

[Feedback](#)

**1-800-MEDICARE or Medicare.gov**



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# Medicare Savings Program (MSP)

- If you can't afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer Medicare Savings Programs for people entitled to Medicare who have limited income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To qualify, you must have Medicare Part A and have limited income and resources.
- Only your state can decide if you qualify for help under these programs. To find out, contact your state or local medical assistance (Medicaid) agency, social services or welfare office.

**[Medicare.gov/medicare-savings-programs](https://www.medicare.gov/medicare-savings-programs)**



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# Extra Help with Medicare Prescription Drug Plan Costs

- Medicare beneficiaries may qualify for Extra Help with Medicare prescription drug plan costs
  - Needs-based program for people with limited income and resources
- Extra Help may be worth an estimated \$5,300 per year



[ssa.gov/extrahelp](https://ssa.gov/extrahelp)



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# State Health Insurance Assistance Programs (SHIPs)

SHIPs offer free personalized counseling to help people navigate Medicare choices with unbiased state-specific guidance. Your SHIP can help with:

- Medicare questions about benefits, coverage, premiums, deductibles, coinsurance, and more
- Complaints and appeals
- Joining or leaving a Part C or Part D plan

**[www.shiptacenter.org](http://www.shiptacenter.org)**



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# Q&A Session

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