

Usually, you don't pay a late enrollment penalty if you sign up during a Special Enrollment Period. This Special Enrollment Period doesn't apply to people who are eligible for Medicare based on having End-Stage Renal Disease (ESRD).

Note: If you're disabled, and the group health plan coverage is based on the current employment of a family member, the employer offering the group health plan must have 100 or more employees to get a Special Enrollment Period.

Important!

COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage, retiree health plans, and individual health coverage (like through the Health Insurance Marketplace) aren't considered coverage based on current employment. You aren't eligible for a Special Enrollment Period when that coverage ends. To avoid paying a higher **premium**, make sure you sign up for Medicare when you're first eligible. See page 94 for more information about COBRA coverage.

To learn more about enrollment periods, visit Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

General Enrollment Period

If you didn't sign up for Part A (if you have to buy it) and/or Part B (for which you must pay premiums) during your Initial Enrollment Period, and you don't qualify for a Special Enrollment Period, you can sign up between January 1–March 31 each year. **Your coverage won't start until July 1 of that year, and you may have to pay a higher Part A and/or Part B premium for late enrollment.** See pages 26–27.

Should I get Part B?

This information can help you decide if you should get Part B:

Employer or union coverage—If you or your spouse (or family member if you're disabled) **is still working** and you have health coverage through that employer or union, contact your employer or union benefits administrator to find out how your coverage works with Medicare. This includes federal or state employment, coverage through the Health Insurance Marketplace Small Business Health Options Program (SHOP), and active-duty military service. It might be to your advantage to delay Part B enrollment.

Definitions of blue words are on pages 125–128.