

CJE LifeNOTES

Tips on healthy, empowered and enriched living from CJE SeniorLife

“I’m still working and I am turning 65 soon. Do I have to sign up for Medicare?”



Following the Medicare rules avoids penalties and ensures that you are covered by insurance if and when you need it.

If you are approaching your mid-60s and have questions about Medicare

You are not alone

Over 20% of Americans age 65 and older are working or looking for work

cje SeniorLife
Jewish values for positive aging



Here is where to start:

You are eligible to begin coverage the month of your 65th birthday. The earliest time to enroll in Medicare* is three months before your 65th birthday. However, the decision to sign up for Medicare will depend on whether you have other insurance coverage. Working individuals should compare current employer benefits with Medicare benefits. A SHIP (Senior Health Insurance Program) counselor can help navigate the best time for you to move to Medicare.

*Other people may qualify for Medicare if they are under age 65 and are receiving certain disability benefits from the Social Security Administration.

The A, B, C & Ds of Medicare

Medicare has four major parts:

Part A—Inpatient Hospital Insurance

Part B—Medical Insurance

Part C—Medicare Advantage

Part D—Medicare Prescription Drug Benefit



Eligibility

You are generally eligible for Medicare if you:

1. Are age 65 years or older (on the first day of your 65th birthday month), AND
2. Are a U.S. citizen or a lawfully-admitted non-citizen, OR
3. Have five years of continuous US residency at the time of filing

Original Medicare or Medicare Advantage?

- Original Medicare is federal health insurance.
- It includes Part A and Part B with choices for purchasing drug coverage in Part D.
- Medicare Advantage is offered by private companies that contract with Medicare to provide all of your Part A and Part B benefits, and usually Part D. Some plans offer extra benefits.

The cost of Medicare

Neither Original Medicare nor a Medicare Advantage plan will pay for all medical costs. A review of costs for Medicare options can be complicated. SHIP counselors are skilled at helping understand your options. You are responsible for monthly premiums as well as out of pocket costs.

- Medicare Advantage plans put an annual cap on your out-of-pocket costs for covered services.
- With Original Medicare you may choose to purchase a Medicare Supplement insurance plan to help pay some out-of-pocket costs not paid by Medicare, like deductibles and coinsurance.

You should review your choices every year. Whether you are new to Medicare or have been enrolled for years, CJE SeniorLife SHIP counselors can help you make the most informed Medicare decisions. Medicare Open Enrollment Period happens every year from October 15 to December 7. This is the time when current Medicare users can change their Medicare coverage and/or Part D plan.

How can CJE SeniorLife help?

We can refer you to the following supportive services:

Consumer Assistance—We are SHIP certified Resource Specialists that help you identify and apply for the broadest possible range of benefits and support services available to older adults. This includes providing assistance with navigating your Medicare options and helping you determine whether you qualify for programs which can lower your Medicare costs.

Your Eldercare Consultants—We work collaboratively with physicians, develop Care Plans, coordinate home care, guide families and find practical resources that support independence. Ongoing services are fee-based.

CJE Care Management—We make assessments, develop Care Plans and refer clients to free and low-cost services. Must meet financial eligibility.

Counseling Services—Our highly-skilled Licensed Clinical Social Workers are specialists in the field of mental health services for seniors. We offer individual, family and group psychotherapy, as well as support groups.

Community Engagement—We provide education—geared toward your unique group—on well-being, emergency planning, physical, mental and financial health and many other subject areas.

To find out more about our many services and programs, Call CJE SeniorLife at 773.508.1000.

THE CJE ADVANTAGE: We offer a full continuum of care. Individuals of all ages, faiths and income levels can access life-enriching opportunities, resources and healthcare. Our Jewish values make us the provider of choice for enhancing lives and navigating the process of positive aging.

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CJE SeniorLife® is a partner with the Jewish United Fund in serving our community.

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