

Daily Union – Saturday, March 21, 2015  
Vol. 3 Issue 12: Dreaming of Retirement?

Many of us in the workforce look forward to our retirement. We dream of sleeping in, having more control over our calendar, or traveling with our spouse and/or friends. It can almost make a person get lost in the day dream. We look at the destination, but not so much at the process it takes to get there.

For those who are close to retirement, you know how overwhelming it can be. You begin to get official mail from the Social Security Administration along with a slew of junk mail claiming to be “official.” You get deluged with booklets, books, and what seems like encyclopedia-sized literature related to Medicare and Medicare Supplements. Where do you start and what is the timing needed to get everything in place for your Medicare benefits?

First, it is helpful to know about some of your available resources. Through a grant from Centers for Medicare and Medicaid Services, each state has a network of staff and volunteers to provide assistance to Medicare-eligible individuals. In Kansas, we call this program SHICK - Senior Health Insurance Counseling for Kansas. The mission of the SHICK program is to educate the public and assist consumers on topics related to Medicare and health insurance so that seniors can make informed decisions about their health care. Services provided by SHICK counselors are free, unbiased, and confidential.

Additionally, as a trained SHICK counselor, I can answer many of the questions you may have about Medicare benefits, selecting Medicare Prescription Drug coverage and evaluating Medicare Supplemental Insurance plans.

A first step you can take to manage your transition to Medicare is to identify when you are eligible and desire to receive your Medicare Benefits. Those who are eligible to receive Medicare benefits\*\* must meet one or more of the following criteria:

- 1) People 65 and older.
- 2) People with disabilities who have been receiving Social Security or Railroad Disability payments for 24 months, except persons with Lou Gehrig’s disease (ALS) – they are eligible for Medicare in the sixth month of disability.
- 3) People with end-stage renal disease (ESRD), that is, kidney disease that requires dialysis or transplant.

\*\*Most of those who are eligible for Medicare are entitled to benefits because they paid into the Medicare system through FICA payroll deductions at work. There are other

circumstances where people can collect benefits, but they must pay monthly premiums for both Medicare Part A and Part B benefits.

For those approaching their age of eligibility for Medicare (age 65), here is a timeline that should help you through the process of accessing your benefits.

- ✓ **4 – 6 Months before your month of eligibility:**
  - Confirm your eligibility for Medicare benefits by contacting the Social Securing Administration or Railroad Retirement Board if you are a retiring railroad employee.
  - Review your current health insurance to determine what happens after you become eligible for Medicare. Visit with your HR department or current insurer.
  - Find out what Medicare covers and the different options for coverage. Contact SHICK
- ✓ **3 months before your month of eligibility:** (These steps may not be necessary for everyone)
  - Decide which Medicare option is best for you. Contact SHICK or attend a local New to Medicare or Medicare Basics program.
  - Check with your doctor(s) to see if they accept different types of Medicare coverage. Check with your providers and local hospitals, as well.
- ✓ **1 – 3 months before your month of eligibility:** (These steps may not be necessary for everyone)
  - Enroll in Medicare A & B. Contact the local Social Security office located at 1121 Hudson Ave., Suite A, Manhattan, KS. Social Security Phone (Local): 1-877-840-5741. Many individuals opt to work past the age of 65. If you are continuing to work, enrolling in Part B may not be your best option.
  - Enroll in a Medicare Supplement Plan OR a Medicare Advantage (MA) Plan. You only need one of these options. You do not enroll in both a Supplement and MA plan. Contact your insurance agent to enroll in a Supplement plan or visit a SHICK counselor to evaluate Supplement alternatives and premiums. Contact SHICK for assistance in choosing a MA plan.
  - Enroll in a Part D Prescription Drug Plan. You can enroll online or contact a SHICK counselor for assistance. If you are enrolled in a MA that includes prescription drug coverage, do not enroll in a Part D plan.

For more information about Medicare eligibility and enrollment, contact the Social Security Administration at 1-800-722-1213, or go to <http://www.ssa.gov>. If applicable, contact the Railroad Retirement Board at 1-800-808-0772, or go to <http://www.rrb.gov>.

It important to note that those who are already receiving Medicare benefits and have enrolled in a Medicare prescription drug plan should evaluate their plan **every year** during open enrollment. A Medicare beneficiary can change their Prescription Drug plan every year, if they choose. The plans change, as do the premiums and medications covered. For those reasons, it is important that beneficiaries look at their plans in relation to their current prescriptions to make sure that are getting the most economical and effective prescription coverage. One way to do this is by using professionals who are trained in navigating the Medicare system and its many choices.

Call me at the Geary County K-State Research and Extension office to make an appointment if you want assistance with navigating the Medicare system 785-238-4161. Until next time, keep living resourcefully!