

65+ Medicare & COBRA fully paid by UHH (“Fund-paid COBRA”)

Medicare is a health insurance program for legal residents and citizens age 65 and older who have worked in the US and paid Medicare taxes. Medicare provides single coverage only. There are four parts to Medicare:

- **Part A** – This helps to pay for hospital, skilled nursing facilities, home health care, hospice, and other similar services. Most people don’t pay a cost for this coverage.
- **Part B** – This helps to pay for doctor’s visits, outpatient services and lab tests. You pay a cost for this coverage.
- **Part C** – This is Medicare Advantage Plans offered by private health plans that include Parts A and B plus extra benefits. You must have Medicare Parts A and B to apply for a Medicare Advantage Plan and it may cost extra.
- **Part D** – This covers prescription drugs and is offered through private health plans at an extra cost.

To Learn More:

- Call 1-800-MEDICARE (open 24 hours a day, 7 days a week) or visit www.medicare.gov
- Make an appointment at your local Office of Social Security; offices can be found at www.ssa.gov or by calling 1-800-772-1213 (open Monday to Friday, 7am to 7pm)

1. I am eligible for (or already have) Medicare – can I sign up for Free COBRA paid for by the federal government?

If you are eligible for Medicare, whether you are enrolled in Medicare or not, you are not eligible for the Free COBRA paid for by the federal government (“Free COBRA”). However, if you meet the other requirements for Free COBRA (involuntary termination, reduction in hours, no access to other group health coverage), you can sign up for COBRA fully paid for by the Fund (“Fund-paid COBRA”) for the period of April 1 through September 30, 2021.

Read on for important information about how COBRA and Medicare work together.

2. I qualify (or already have) Medicare, but my spouse doesn’t, OR my spouse qualifies (or already has) Medicare, but I do not.

Each adult will be treated individually, so whether you’re the employee or the spouse, you should read these questions individually.

3. How do Medicare and COBRA work together?

Medicare (Part A and B) is always primary to COBRA coverage. The Fund will only pay for Plan benefits that can’t be paid by Medicare. This means that if Medicare pays 80% of a hospital claim, the Fund will pay the remaining 20%. You should let the Fund know if you have Medicare coverage so the Fund can pay your benefits correctly.

4. I already have Medicare – what will happen if I now sign up for Fund-paid COBRA?

If you have Medicare benefits (Part A or B) on or before the day you elect COBRA coverage, you can still get COBRA while keeping Medicare. The Fund-paid COBRA will be secondary to Medicare Parts A and B.

See above for important information about how Medicare and COBRA work together.

5. I am over 65 but didn't enroll in Medicare (Part B) because I was working. Should I now sign up for Medicare (Part B) even though I plan to sign up for Fund-paid COBRA?

Yes, if you were still working after age 65, don't wait to sign up for Medicare. You need to sign up for Medicare Part B during an 8-month period that begins when your employment or regular employer-paid coverage ends (whichever came first). If you don't, your Medicare coverage may be delayed, and you may have to pay more for your Medicare Part B coverage for the rest of your life. The Fund-paid COBRA will be secondary to Medicare Parts A and B.

See above for important information about how Medicare and COBRA work together.

6. Should I drop the Medicare coverage I have (because I don't want to pay for it) after I get COBRA?

No. If you have Medicare and drop it, you may have to pay penalties later.

7. I qualify for Free COBRA paid for by the government but will turn 65 between April 1, 2021 and Sept. 30, 2021. When do I have to enroll in Medicare to avoid penalties?

When you get close to age 65, you have 7 months to sign up for Medicare. This 7-month period is called your "Medicare Initial Enrollment Period." It starts 3 months before your 65th birthday and ends 3 months after your 65th birthday (and is retroactive to the first of the month in which you turned 65). If you don't sign up during your Initial Enrollment Period, you will pay life-time penalties for Part B coverage.

Medicare Initial Enrollment Period Starts			65 th Birthday Month	Medicare Initial Enrollment Period Ends		
Jan. 1	Feb.	March	April	May	June	July 31
Feb. 1	March	April	May	June	July	Aug. 31
March 1	April	May	June	July	Aug.	Sept. 30
April 1	May	June	July	Aug.	Sept.	Oct. 31
May 1	June	July	Aug.	Sept.	Oct.	Nov. 30
June 1	July	Aug	Sept.	Oct.	Nov.	Dec 31

When you have Medicare coverage, the Fund will switch you to the Fund-paid COBRA through September 30, 2021 as long as you continue to meet the requirements. Once you have Medicare coverage, the Fund will pay secondary to Medicare Part A and B. *See above for important information about how Medicare and COBRA work together.*

The information above only applies from April 1 – September 1, 2021