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Turning 65? When Does Medicare Part B Begin?
The Initial Enrollment Period

As we are approaching age 65, most of us begin to think about Medicare. To enroll in Medicare, you must contact the local social security office. Understanding the inner workings of Medicare enrollment is not for the faint of heart, so obtaining additional help from a trained SHIP counselor is also a good idea. The Wisconsin Medigap Helpline is available to help you with questions that may arise as you consider Medicare enrollment and how it affects your secondary insurance options.

The initial Medicare enrollment period (IEP) begins 3 months before you turn age 65. It extends through the month that you turn 65 and ends 3 months after you turn 65. For example, my birthday month is June. My IEP will begin in March and end in September.

The month in which you sign up for Medicare Part B will affect the month in which your Medicare Part B coverage will begin.

If you enroll 3 months before the month of your birthday your Part B coverage will begin the month of your birthday.

If you enroll during the month of your birthday, Part B coverage will begin the month after your birthday.

If you enroll in the month after your birthday, Part B coverage will begin the third month after your birthday.

If you enroll the second month after your birthday, Part B coverage will begin the 5th month after your birthday, and so on.

It is important to know what factors (listed below) will need to be considered when planning your Medicare Part B start date. This will help you avoid any lapse in coverage, promote coordination of coverage, and help with the next steps of health and drug coverage planning.

- Your retirement date
- The end date of your employer group coverage
- The COBRA continuation dates, if this applies
- Whether or not you have creditable coverage for prescription drug purposes
- The beginning of your retiree insurance coverage date
- The start date for any Medicare supplement or Medicare Advantage plan you may have purchased
- The date when your right to guaranteed issue of a Medicare Supplement policy expires

Here is a chart that shows you when your Part B coverage would begin; depending upon which month you enrolled into Part B.

3 months before	2 months before	1 month before	Birthday Month	1 month after	2 months after	3 months after	4 months after	5 months after	6 months after
Enroll here			Part B starts						
	Enroll here		Part B starts						
		Enroll here	Part B starts						
			Enroll here	Part B starts					
				Enroll here		Part B starts			
					Enroll here			Part B starts	
						Enroll here			Part B starts
							Can't enroll anymore	Must wait for general enrollment	General enrollment is Jan-March; Part B begins in July

If you have questions about getting ready for the transition to Medicare, do not hesitate to contact the Medigap Helpline at (800) 242-1060.

By: *Sam Johnson*
Medigap Counselor