



FAQS: MEDICARE & YOUR CITY OF BOSTON HEALTH INSURANCE

MEDICARE BASICS

WHAT IS MEDICARE?

Medicare is a federal health insurance program for:

- Individuals **65 and older**.
- Certain younger individuals with disabilities.
- People with specific medical conditions (e.g., End-Stage Renal Disease).

Medicare is managed by the **Centers for Medicare & Medicaid Services (CMS)** and consists of multiple parts, including:

- **Part A** (Hospital Insurance)
- **Part B** (Medical Insurance)
- **Part D** (Prescription Drug Coverage)

WHAT DOES MEDICARE PART A COVER?

Part A covers:

- ✓ Inpatient hospital stays
- ✓ Skilled nursing facility care
- ✓ Hospice care
- ✓ Some home health services

Most individuals qualify for **premium-free** Part A if they or their spouse have paid Medicare taxes while working.

WHAT DOES MEDICARE PART B COVER?

Part B covers:

- ✓ Doctor visits and outpatient care
- ✓ Preventive services
- ✓ Lab tests and imaging (X-rays, MRIs, etc.)
- ✓ Medical equipment (wheelchairs, walkers, etc.)

Part B **requires a monthly premium**, deducted from Social Security benefits (if applicable) or paid directly to Medicare.

ENROLLING IN MEDICARE

AM I REQUIRED TO ENROLL IN MEDICARE?

Yes. **Massachusetts law requires retirees, spouses, and eligible dependents age 65+ to enroll in Medicare Parts A & B** to maintain City of Boston health benefits.

Failing to enroll may result in loss of City-sponsored health coverage.

WHAT IF I AM UNSURE ABOUT MY MEDICARE ELIGIBILITY?

Even if unsure, you **must apply** through the **Social Security Administration (SSA)**.

- If eligible, you must **enroll in Parts A & B** and transition to a City Medicare plan.
- If ineligible, provide the **official SSA denial letter** to the City's Health Benefits Office (HBI) to keep your current plan.

WHEN SHOULD I APPLY FOR MEDICARE?

Start your application **three months before** your 65th birthday to avoid delays.

This allows time to:

- Confirm eligibility
- Enroll in Medicare Parts A & B
- Transition smoothly to a City of Boston Medicare Plan

HOW DO I APPLY FOR MEDICARE?

1. **Apply online:** ssa.gov
2. **Call** your local **SSA office**
3. **Provide required documents:** Identification, work history, and other supporting information
4. **Receive Medicare card** (if approved)


Once enrolled, **submit your Medicare details** to the **City of Boston Health Benefits Office** to maintain coverage.

CITY OF BOSTON MEDICARE PLANS

WHAT MEDICARE PLANS DOES THE CITY OF BOSTON OFFER?

The City offers **Medicare plans** that:

- Cover costs Medicare doesn't pay in full
- Include **Medicare Part D (prescription drug coverage)**

 **Important:** If you **choose a Medicare plan outside** of the City's offerings, **your City health coverage will be canceled** (except for those with VA benefits).

HOW DO I COMPARE CITY MEDICARE PLANS?

Refer to the **Medicare Plan Comparison Chart** provided with this guide or visit boston.gov/retirees for details.

ENROLLMENT AND FAMILY COVERAGE

WHAT HAPPENS TO MY FAMILY MEMBERS ON MY CURRENT PLAN?

- If **only one** dependent is **Medicare-ineligible**, they will **remain** on their current plan, and you will transition to a City of Boston Medicare plan.
- If **two or more** dependents are **Medicare-ineligible**, you **may** delay enrollment—contact the **Health Benefits Office** for details.

CAN I DELAY ENROLLING IN MEDICARE PART B?

Yes, but only if you qualify for the **City's Family Exemption**, which applies when you have **two or more Medicare-ineligible dependents** on your plan. In this case, you can delay enrolling in Medicare Part B without penalties, and the City will cover any late enrollment fees when you enroll later. Contact the Health Benefits Office to see if you qualify.

WHAT DOCUMENTS DO I NEED TO SUBMIT TO MAINTAIN MY CITY OF BOSTON HEALTH COVERAGE?

- **If enrolling in Medicare:** Submit confirmation of your Medicare Part A & B enrollment within **30 days** of your Part B effective date.
- **If ineligible for Medicare Part A:** Submit an **SSA denial letter** within **30 days**.

PREMIUMS AND REIMBURSEMENT

HOW MUCH DOES MEDICARE PART B COST?

The Centers for Medicare & Medicaid Services (CMS) are responsible for setting the Medicare Part B premium rate each year.

- To see the **current standard monthly rate** for **Medicare Part B** visit: [Medicare.gov/basics/costs](https://www.medicare.gov/basics/costs).
- **Higher-income retirees may pay more** due to **IRMAA** (Income-Related Monthly Adjustment Amount).

What is IRMAA?

IRMAA is an **extra charge** added to **Medicare Part B & Part D** premiums for high-income earners.

- SSA determines IRMAA using your **tax return**.
- If applicable, you will receive a **notice** explaining the charge and appeal options.

HOW DO I PAY MY MEDICARE PART B PREMIUM?

If not deducted from Social Security, you can pay via:

- **Medicare Easy Pay** (automatic bank deduction)
- **Online** at [Medicare.gov](https://www.medicare.gov)
- **By mail** (check/money order)

DOES THE CITY REIMBURSE MEDICARE PART B COSTS?

Yes! The City reimburses **50% of the standard Part B premium** for retirees and spouses enrolled in a **City Medicare plan**. Reimbursements are issued in July for the prior year.

HOW MUCH DO THE CITY'S MEDICARE PLANS COST?

Monthly premium rates for the City's Medicare plans can be found on the enclosed **City of Boston Medicare Plan Comparison Chart** or by visiting [Boston.gov/retirees](https://boston.gov/retirees).

HOW DO I PAY FOR MY CITY MEDICARE PLAN?


- If receiving a **pension check**, premiums are **deducted automatically**.
- If not, you'll receive a **direct bill** from the **Health Benefits Office**.

ENROLLMENT & COVERAGE ISSUES

WHAT HAPPENS IF I MISS MY MEDICARE INITIAL ENROLLMENT PERIOD (IEP)?

You may face:

- ✗ A **permanent late enrollment penalty** added to your Medicare premium.
- ✗ A **delay in coverage**, leaving you **uninsured for months**.

 **What to do?** Contact the Health Benefits Office immediately for assistance in resolving enrollment issues and avoiding penalties.

WHAT HAPPENS IF I EXPERIENCE DELAYS OR COVERAGE ISSUES?


If you face delays or gaps in coverage, take the following steps:

1. **Contact HBI immediately** to resolve enrollment issues.
2. **Ensure payments are up to date** with Medicare or SSA.
3. **File an appeal** if unfairly penalized (via CMS or SSA).

SUPPORT AND CONTACT INFO

WHO CAN I CONTACT FOR HELP ENROLLING IN A CITY OF BOSTON MEDICARE PLAN?

City of Boston Health Benefits & Insurance:


 **Phone:** 617-635-4570

 **Email:** hbi@boston.gov

 **Website:** boston.gov/retirees

WHERE CAN I FIND MEDICARE ELIGIBILITY AND APPLICATION ASSISTANCE?

The Social Security Administration (SSA):

 **Phone:** 1-800-772-1213

 **Website:** SSA.gov

 **Local SSA Office**

WHERE CAN I LEARN MORE ABOUT MEDICARE COVERAGE, PREMIUMS, AND PAYMENT OPTIONS?

 **Medicare Website:** medicare.gov