



**CITY of BOSTON**  
Health Benefits & Insurance

# MEDICARE AND YOUR CITY OF BOSTON HEALTH INSURANCE

## UNDERSTANDING MEDICARE

Medicare is a federal health insurance program for individuals aged 65 and older, and for certain younger individuals with disabilities or specific medical conditions. It is administered by the Centers for Medicare and Medicaid Services (CMS). Medicare consists of several parts, with the most relevant being:

### MEDICARE PART A (HOSPITAL INSURANCE)

- Covers inpatient care, skilled nursing, hospice, and home health services.
- Most individuals qualify for premium-free Part A.

### MEDICARE PART B (MEDICAL INSURANCE)

- Covers outpatient care, doctor visits, and diagnostic services.
- Part B requires a monthly premium.

## CITY OF BOSTON MEDICARE PLANS

The City offers Medicare plans designed to complement Medicare by covering costs that Medicare does not, including prescription drug benefits (Part D).

## WHAT'S INCLUDED

- Supplemental coverage for out-of-pocket expenses.
- Prescription drug benefits.
- Wellness and preventive care options.

## CHOOSING THE RIGHT PLAN

You will receive a **City of Boston Medicare Plan Comparison Chart** with this guide, detailing features, costs, and coverage options. More information is available at [boston.gov/retirees](https://boston.gov/retirees).

## TRANSITIONING FAMILY COVERAGE

If you are transitioning to Medicare and have family members on your current health plan, here's what you need to know:

### IF YOU COVER ONE MEDICARE-INELIGIBLE FAMILY MEMBER

- You must enroll in Medicare Parts A and B and transition to a City Medicare Plan.
- The Medicare-ineligible family member will remain on their current plan until they become eligible or their coverage ends.

### IF YOU COVER TWO OR MORE MEDICARE-INELIGIBLE FAMILY MEMBERS

- You are not required to transition to a Medicare health plan. Contact the Health Benefits & Insurance Office to discuss the best option for your family.

## DELAYING MEDICARE ENROLLMENT

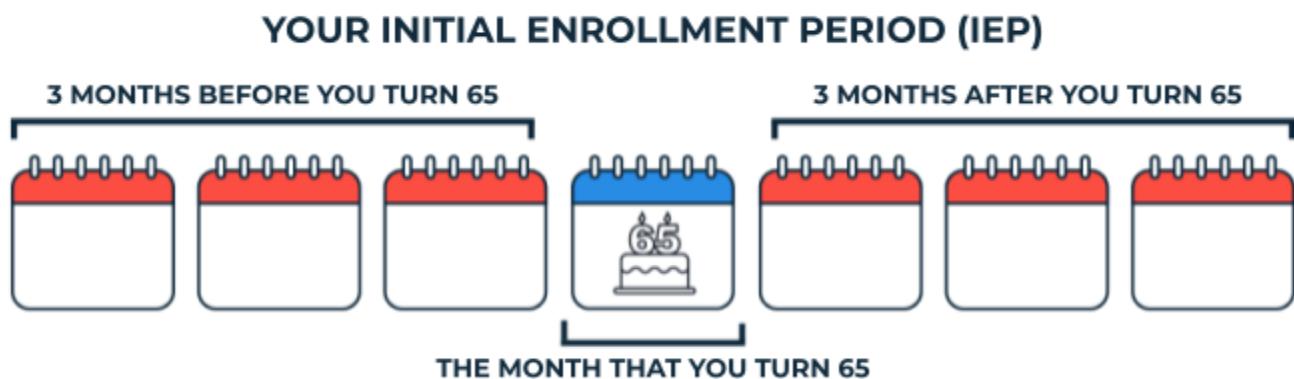
If you delay Part B enrollment under the Family Exemption, the City will cover any late enrollment penalties when you enroll in Medicare Part B.

## APPLYING FOR MEDICARE

Massachusetts State law **requires applying for Medicare Parts A and B** to determine eligibility.

### WHEN TO APPLY

- Apply during your **Initial Enrollment Period (IEP)**, which is a 7-month window:
  - **Starts:** 3 months before your 65th birthday month.
  - **Ends:** 3 months after your 65th birthday month.
- Apply early to ensure timely processing and avoid penalties or coverage gaps.



## HOW TO APPLY

There are **three ways** you can apply for Medicare Parts A & B during your Initial Enrollment Period (IEP):



**ONLINE**



**BY PHONE**



**IN PERSON**

### ONLINE:

1. Visit [ssa.gov](https://ssa.gov)
2. Click "Sign Up for Medicare."
3. Create or log into your My Social Security account.
4. Complete and submit the application for Medicare Parts A and B.

### BY PHONE:

1. Call the Social Security Administration (SSA) at **1-800-772-1213** (TTY: 1-800-325-0778).

### IN PERSON:

1. Locate your nearest SSA office at [ssa.gov](https://ssa.gov).
2. Bring required documents:
  - Birth certificate or proof of age.
  - Proof of U.S. citizenship or legal residency (if not born in the U.S.).
  - Social Security card.
  - Documents related to prior employment or health coverage.

# AFTER APPLYING FOR MEDICARE

## IF YOU **ARE** ELIGIBLE FOR FREE MEDICARE PART A

- Enroll in both Parts A and B.
- Contact the City of Boston Health Benefits Team at **617-635-4570** to transition to a City Medicare Plan. Submit enrollment forms within 30 days of your Medicare Part B effective date to maintain coverage.

## IF YOU **ARE NOT** ELIGIBLE FOR FREE MEDICARE PART A

- You can remain on your current health plan.
- Submit a denial letter from SSA (dated and on official letterhead) to the City's Health Benefits & Insurance Office within 30 days.

# PAYING MEDICARE PREMIUMS

Medicare Part B premiums are paid directly to the federal government. If you are not receiving Social Security or Railroad Retirement (RRB) benefits, you must pay Medicare premiums directly through one of the following methods:

## MEDICARE EASY PAY:

Enroll online for automatic monthly deductions from your bank account by:

1. Visit [Medicare.gov](https://www.Medicare.gov)
2. Log in or create your secure Medicare account
3. After logging in, select “My Premiums” and then “Sign Up”
4. Complete and submit the short online form, or in lieu of the online form continue to step 5.
5. Fill out, print and mail the “Authorization Agreement for Pre-authorized Payments” form (SF5510) [in English](#) or [in Spanish](#).

## ONLINE PAYMENTS:

Pay your Medicare premium online via credit card, debit card, Health Savings Account (HSA) card, or from your checking or savings account by:

1. Visit [Medicare.gov](https://www.Medicare.gov)
2. Log in or create your secure Medicare account
3. After logging in, select “Pay my premium” to make a payment

## MAIL:

Use the return envelope that came with your bill, and mail your Medicare payment coupon and payment to:

- Medicare Premium Collection Center  
PO Box 790355  
St. Louis, MO 63179-0355

**Failure to pay premiums will result in loss of both Medicare and City of Boston health insurance coverage.**

## REIMBURSEMENT FOR MEDICARE PART B PREMIUMS

- The City reimburses 50% of the standard Medicare Part B premium for eligible retirees/spouses enrolled in a City Medicare Plan.
- Reimbursement is issued annually in July for the previous calendar year.

## NEXT STEPS FOR RETIREES

1. Apply for and if eligible, enroll in Medicare Parts A and B during your IEP.
2. Enroll in a City Medicare Supplement Plan.
3. Confirm your Medicare Part B premium payment method.
4. Submit necessary documents promptly to avoid coverage gaps.

## NEED ASSISTANCE?

The City of Boston Health Benefits & Insurance Team is here to assist:

- Phone: 617-635-4570
- Email: [hbi@boston.gov](mailto:hbi@boston.gov)
- Website: [boston.gov/retirees](https://boston.gov/retirees)