

**CCoA**  
California Commission on Aging

# AGEWATCH

## *Action Alert!*

### Apply now to avoid Medicare Part B late enrollment penalties!

If you received your health insurance through the individual Marketplace (Covered California) and didn't enroll in Medicare Part B when you became eligible, you could face Part B late enrollment penalties. This has been an easy and costly mistake to make, as people newly eligible for Medicare receive little to no notifications of the consequences of not enrolling in Part B when they already have coverage through the Marketplace. Many people mistakenly think their Marketplace subsidies will continue if they delay their Medicare Part B enrollment. Yet instead, when later enrolling in Medicare Part B, these people find themselves with a substantial late enrollment penalty and gaps in coverage.

To remedy this situation, the **Centers for Medicare and Medicaid Services (CMS)** is offering equitable relief in the form of a waiver for Part B late enrollment penalties and a Special Enrollment Period to sign up for Part B. The deadline to apply for equitable relief is September 30, 2017.

#### Who should apply?

You should apply if you qualify for premium-free Part A AND you became eligible for Medicare on or after April 1, 2013, but did not enroll in Part B during your Initial enrollment period and, instead, stayed in your Marketplace plan.

Also note that:

If you are NOT enrolled in Part B, you can get a Special Enrollment Period to enroll. You can ask for up to 2 months retroactive enrollment, though you'll need to pay premiums for those months.

If you already enrolled in Part B but have a late enrollment penalty, you can apply for relief from the penalties.

You can apply for this relief regardless of whether you had qualified for Marketplace subsidies (advance premium tax credits, or ATPC).

#### How to apply?

As the September 30th deadline is fast approaching, call your local Social Security office to make an appointment to apply in person at 1-800-772-1213. This is the quickest way to make sure you can utilize this equitable relief. When calling, make sure you say you want to use the time-limited equitable relief to enroll in Part B and/or eliminate the Part B late enrollment penalty (LEP). Also state that you were enrolled in both premium-free Part A and a QHP. If you already have Medicare Part B and just want to have the Part B LEP waived, you must specifically state that.

For your appointment, you will need to bring proof of your enrollment in a Marketplace plan. You can also bring a Medicare Part B enrollment form (Form CMS-40B). Some examples of proof include:

- A Marketplace eligibility determination notice (can be accessed via your Marketplace account)
- IRS Form 1095-A that demonstrates your months of coverage and/or subsidy amounts
- Marketplace premium invoices and proof of payment
- Receipt of your first premium payment that activated your Marketplace enrollment.

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AGEWATCH is an occasional publication of the California Commission on Aging (CCoA) intended to inform, educate, and advocate. The CCoA is an independent state agency established in 1973 to serve as the principal state advocate on behalf of older Californians. The CCoA office is located at 1300 National Drive, Suite 173, Sacramento, CA 95834. (916) 419-7591

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