

Enrolling in Part B

To enroll in Part B you'll need to contact the Social Security Administration by phone or go to a local office near you.

If you are already receiving Social Security payments you will automatically be enrolled in Medicare A and B. Part A has no premium, so you get this automatically. Part B has a monthly premium which will be deducted from your Social Security check at the start of the month in which you turn 65. Your Medicare card will be sent to you three months before your birthday month.

If you are not drawing Social Security payments you will need to contact Social Security to tell them you want Part B. Quarterly payment arrangements will be made at that time. The Part B premium for 2014 is typically \$104.90 per month for those who are new to Medicare (but much higher if your income is above \$85,000/yr).

Once you've enrolled in Part B you will get your Medicare card. Your Medicare card has important information that is required when you go to sign up for a Medicare supplement, stand-alone Part D plan or a Medicare Advantage plan (with Part D included). On the card, your Medicare identification number will be printed along with your effective dates for Parts A and B. Typically, your Medicare claim number is your Social Security number with a letter after it. People who don't sign up for Medicare when they turn 65 will have different start dates for Part A and Part B.

Once you've got your Medicare card you need to choose your Medicare coverage. Will you have only Medicare? Will you get a Medicare supplement and a stand-alone Part D plan? Will you enroll in a Medicare Advantage plan that includes Part D drug coverage?

Naples Insurance Consultants, LLC has experienced agents ready to assist you with this very important decision. Call us today at (239) 451-8625.