

Welcome to Medicare!

Today you join more than 50 million Americans who have health care coverage from Medicare, the federal health insurance program run by the Centers for Medicare & Medicaid Services (CMS).

Because you're entitled to Social Security retirement or disability benefits, **you're automatically enrolled in Medicare Part A (hospital insurance)**. You don't need to pay a monthly premium for Part A. We'll send you a Medicare card showing you have Medicare Part A only.

You have a choice to enroll in Medicare Part B (medical insurance). **You only get Part B if you sign up for it.** You do have to pay a monthly premium for Part B if you choose to enroll.

IMPORTANT! In most cases, if you don't enroll in Part B now, you will have to pay a late enrollment penalty for as long as you have Part B. You will have to wait until the next General Enrollment Period (from January 1 through March 31) to enroll in Part B and coverage will begin July 1 of that year. The penalty increases the longer you go without Part B coverage.

You may have heard about the Health Insurance Marketplace. Medicare isn't part of the Marketplace. Since you live in Puerto Rico, you're not eligible to use the Marketplace to enroll in health coverage. If you move to the continental United States, you shouldn't enroll in a plan through the Marketplace for individuals or families.

This letter has information about Part B to help you make your decision about enrolling in this coverage. Read it over carefully before making any decisions.

Should I enroll in Part B?

Deciding whether to enroll in Part B depends on your situation.

- **I don't have other medical insurance.** If you don't have medical insurance, you may want to enroll in Part B. If you enroll, you'll have coverage for the types of items and services listed in the enclosed brochure. You'll need to have Part B to join a Medicare Advantage plan or buy a Medigap policy.
- **I have TRICARE coverage.** If you have TRICARE (insurance for military retirees, and their families), you must have Part B to keep TRICARE coverage. However, if you're an active-duty service member or the spouse or dependent child of an active-duty service member, you may not have to get Part B when first eligible. You can get Part B during a Special Enrollment Period without a penalty.
- **I'm eligible for CHAMPVA coverage.** You must have Part B to get CHAMPVA coverage.
- **I'm still working.** Or my spouse (or a family member, if I'm disabled) is still working. If you have health insurance benefits through an employer because you or your spouse (or a family member, if you're disabled) is still working, you may want to keep that coverage. You may have a Special Enrollment Period to sign up for Part B later without a penalty.

How much does Part B cost?

Most people pay the standard monthly premium for Part B. In 2017, the standard premium is \$134.00. The premium will automatically be deducted from your Social Security benefit payment when your coverage starts. If your benefits aren't enough to pay the whole Part B premium, the Social Security Administration will bill you for your premium. You'll pay more if you have a higher income. The premium amount can change each year. Visit Medicare.gov/eligibilitypremiumcalc to get an estimate of your Part B premium.

Can I enroll later?

If you don't sign up for Medicare Part B now, you may have to wait until the next General Enrollment Period, (January 1 through March 31 of each year) to sign up. Your coverage will start July 1 of that year and you'll have to pay a late enrollment penalty. The penalty increases the longer you go without Part B coverage and you will pay 10% more for each 12-month period you could have had Part B but didn't take it. Here's an example:

If you waited 2 full years (24 months) to sign up for Part B and didn't have other coverage, you'll have to pay a 20% late enrollment penalty (10% for each full 12-month period that you could have been enrolled), plus your standard Part B monthly premium (\$134.00 in 2017).

\$134.00 (2017 Part B standard premium)
+ \$26.80(10% [of \$134.00] for each full 12-month period you could have had Part B)

\$160.80 will be your Part B monthly premium for 2017. This amount is rounded to the nearest \$.10 and includes the late enrollment penalty.

Note: The example above applies if you delayed enrolling in Part B for **24 months**. You don't pay a late enrollment penalty if you enroll before the first full 12-month period has passed or if you qualify for a Special Enrollment Period.

You'll have to pay this late enrollment penalty as long as you have Part B. Visit Medicare.gov/eligibilitypremiumcalc to get an estimate of your premium based on when you think you'll want to enroll in Part B.

You can enroll in Part B later, without penalty, if:

- you're 65 or older, you or your spouse is currently working, and you're covered by an employer or union group health plan based on that employment.
- you're under 65 and disabled, you or a family member is working, and you're covered by an employer or union group health plan (with at least 100 employees) based on that employment.

You can sign up for Part B anytime while you're covered by an employer or union group health plan based on current employment, or for up to 8 months after the group health plan coverage or the employment ends, whichever happens first.

Note: If you have COBRA coverage or a retiree health plan, you don't have coverage based on current employment. You're not eligible to enroll when that coverage ends.

If you're still working and plan to keep your employer or union coverage, you should talk to your employer benefits administrator to help you decide the best time to enroll in Part B.

How do I enroll in Part B?

You need to complete an enrollment application to get Part B. Social Security must get your request no later than 8 months after the date of this letter. The earlier you send the form, the sooner your Part B coverage can start.

To enroll you can:

- Go to [Medicare.gov/forms-help-and-resources/forms/medicare-forms.html](https://www.Medicare.gov/forms-help-and-resources/forms/medicare-forms.html) and download Form CMS-40B (Application for Enrollment in Medicare Part B). Complete the application and sign it. Then, return the completed application to your local Social Security office,
- Call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778, or
- Visit your local Social Security office.

Get answers to your Medicare questions

If you have questions about how to enroll in Medicare, you can visit [socialsecurity.gov](https://www.socialsecurity.gov) or call Social Security's toll-free number, 1-800-772-1213, Monday through Friday between 7:00 a.m. and 7:00 p.m. TTY users should call 1-800-325-0778. When you call have your Social Security number handy.

For information about Medicare in general, and Medicare health and prescription drug plan choices in your area, visit [Medicare.gov](https://www.Medicare.gov), or call 1-800-MEDICARE (1-800-633-4227) any time. TTY users should call 1-877-486-2048.

Get the Most from your Medicare

Start a file for your Medicare information. Keep all of your Medicare information in one place so you can refer back to it when you need it.

Enclosure

Nondiscrimination Notice - The Centers for Medicare & Medicaid Services (CMS) doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by:

- Calling 1-800-368-1019. TTY users should call 1-800-537-7697.
- Visiting [hhs.gov/ocr/civilrights/complaints](https://www.hhs.gov/ocr/civilrights/complaints).
- Writing: Office for Civil Rights, U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, D.C. 20201

Notice of Availability of Auxiliary Aids & Services - We're committed to making our programs, benefits, services, facilities, information, and technology accessible in accordance with Sections 504 and 508 of the Rehabilitation Act of 1973. We've taken appropriate steps to make sure that people with disabilities, including people who are deaf, hard of hearing or blind, or who have low vision or other sensory limitations, have an equal opportunity to participate in our services, activities, programs, and

other benefits. We provide various auxiliary aids and services to communicate with people with disabilities, including:

- Relay service — TTY users should call 1-877-486-2048.
- Alternate formats — This packet is available in alternate formats, including large print, Braille, data CD and audio CD. To request your packet in an alternate format:
 - Call 1-844-ALT-FORM (1-844-258-3676). TTY users should call 1-844-716-3676.
 - Send a fax to 1-844-530-3676.
 - Send an email to AltFormatRequest@cms.hhs.gov.
 - Send a letter to: Centers for Medicare & Medicaid Services Offices of Hearings and Inquiries (OHI) 7500 Security Boulevard, Room S1-13-25 Baltimore, MD 21244-1850
Attn: CMS Alternate Format Team

Note: Your request should include your name, phone number, mailing address where we should send the packet, and the packet name “Puerto Rico IEP Packet.” Also include the format you need, like Braille, large print, audio CD, or a qualified reader.

Help in other languages - If you, or someone you’re helping, has questions about Medicare, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-MEDICARE (1-800-633-4227).

English (Ingles) If you, or someone you’re helping, has questions about Medicare, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-MEDICARE (1-800-633-4227).

Paid for by the U.S. Department of Health and Human Services.