



# Medicare Enrollment during COVID-19



Medicare enrollment is processed by Social Security. During the COVID-19 public health emergency local Social Security offices are closed to the public. You are still able to enroll in Medicare online or by calling your local Social Security office.

**I am enrolling in Medicare for the first time.** If you are wanting to enroll in Medicare Part A only or Medicare Part A and Part B you can complete your Medicare application online by going to [www.ssa.gov](http://www.ssa.gov).

**I am already enrolled in Medicare Part A and need to enroll in Part B.** You can now enroll in Part B online if:

- You are already enrolled in Part A and you have been covered under employer insurance based on your own or a spouse's active employment or
- you are within 8 months of the last month you had coverage while still employed

SSA has a new online process effective May 26, 2020 that allows you to complete Medicare enrollment forms online by going to <https://secure.ssa.gov/mpboa/medicare-part-b-online-application/>.

There are two forms you need to complete:

- Form CMS-40B – Application to request Medicare Part B enrollment.
- Form CMS-L564 – This form provides proof of group health insurance coverage based on current employment. You must complete Section A of this form. Your employer completes Section B which provides evidence of health insurance coverage and dates of employment. If your employer is not available to complete and sign this form you can provide other documents for evidence of employment such as:
  - ✓ Income tax return that shows health insurance premiums paid
  - ✓ W-2s reflecting pre-tax medical contributions
  - ✓ Pay stubs that show health insurance premiums were deducted
  - ✓ Health insurance cards that show the date the policy began
  - ✓ Explanations of benefits (EOB) paid by the employer-based insurance
  - ✓ Statements or receipts that that show you paid health insurance

- These forms can also be done on paper and mailed to your local Social Security office or fax to Social Security at 1-833-914-2016. Contact your local Social Security office for information on where to mail your application.
- To find the number for your local Social Security office you can call SHIIP at 1-800-351-4664 or go to the Social Security website at SSA.gov and use the online field office locator.

**You can request “Equitable Relief” if you need more time to enroll in Medicare if:** the Covid-19 public emergency prevented you from enrolling in Medicare between March 17, 2020 and June 17, 2020 and you missed one of the following enrollment periods:

- Initial Enrollment Period – the seven months surrounding your 65<sup>th</sup> birthday
- General Enrollment Period – January 1 to March 31 each year, or
- Special Enrollment Period for Part B – allows enrollment in Part B after you delayed enrollment because you had employer coverage based on active employment

You can request **equitable relief** from Social Security when you complete your Medicare enrollment form 40B. In the remarks section write you are requesting equitable relief due to COVID-19.

**Protect your Medicare Card.** You will receive a Medicare number and card automatically upon enrollment. Medicare will not call you to offer you a new card or request information in order to issue you a new card. If you lose your Medicare card you can request a new one from the Social Security Administration (SSA). Contact the Iowa Senior Medicare Patrol (SMP) 1-800-351-4664 if you think you have been contacted by someone you suspect to be a scammer.

Call SHIIP at 1-800-351-4664 (TTY 1-800-735-2942) with your Medicare and health insurance questions. SHIIP and SMP are a service of the State of Iowa Insurance Division. Our counseling is free, confidential and objective.

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