

The Basic Steps for Enrolling in Medicare:

More detailed info about the steps for Medicare enrollment can be found in [Medicare.gov's Welcome to Medicare booklet](#). But, basically:

1. **APPLY**. You can apply for Medicare Parts A & B with **Social Security**- [online](#) or [by phone](#) is easiest. The office in Superior, WI covers our region. I am happy to assist with your online application as long as you are on the phone with me.
2. **RESEARCH/DECIDE**. While you are waiting for your Medicare info/new card, you can research and decide:
 - a) **Secondary Insurance**: if you need to enroll in a secondary insurance (Advantage Plan, Supplemental Policy, Medicaid, etc.) that can assist with the 20% copays for Medicare approved services that Medicare does not pay for. Resource info is below.

If you think you already have creditable coverage, you can see [How Medicare works with other Insurance](#).
 - b) **Prescriptions**: What kind of help do you need to cover medication costs- Part D, SeniorCare, Indian Health Services, other creditable Part D coverage, etc.? Resource info is below.
3. **ENROLL**. When you get your MEDICARE CARD/Medicare card information from Social Security, you can enroll in a secondary insurance and/or Part D plan. Note: SeniorCare can be done any time. Eligibility begins at 65. I can help with enrollment into an Advantage Plan or Part D Plan- again, as long as you are on the phone with me.

Programs that can save you money:

- [Medicare Savings Programs](#) through your local income maintenance agency
- [Extra Help also known as Low-Income Subsidy](#) through Social Security

Note: People who are dual eligible (on Medicare AND Medicaid) and/or on Medicare and a Medicare Savings Program are automatically eligible for Extra Help/LIS.

Accounts you can create/access:

Medicare's "Create an Account for a Personalized Medicare Plan Finder Experience"	From Medicare.gov/CMS ***I can help with this if you'd like.
How to Create a My Social Security account flyer	From SSA.gov EBS' cannot assist with this, tho'

- Basic Info and EBS Favorite Medicare Links →
- As well as General Information about Advantage Plans and Supplemental Policies aka Medigaps and their differences/similarities →

(1) Medicare Basic Information and Info for Enrolling in Part A & B

Here are some of my favorite links for Medicare base information. I have different favorite link lists for Advantage Plan specific info, Supplemental Policy specific info, and Part D-SeniorCare prescription options. But these resources give a good start.

Your Medicare coverage choices at a glance	From the Medicare Handbook
Medicare Basics - includes costs and options	From GWAAR
What You Should Know Before You Turn 65	From GWAAR
Understanding Your Medicare Options	From GWAAR
Welcome to Medicare (2023) Most recommended. A PDF of the SHIP PowerPoint presentation slides and notes	From SHIP- Great overview of Medicare and all it's moving parts!
Medicare Costs	From Medicare.gov
When can I sign up for Medicare?	From Medicare.gov
Medicare (Funky Graphic): What You Need to Know When Turning 65	Via the OCI, the Office of the Commissioner of Insurance
Fact Sheet (1) Deciding Whether to Enroll in Medicare Part A and Part B When You Turn 65	From the Centers for Medicare & Medicaid Services
Fact Sheet (2): Medicare Decisions for Those Over 65 and Planning to Retire in the Next 6 Months Includes special considerations if you have a *** HSA (Health Savings Account) *** Note: You can't have an HSA and continue to put funds into it while on Medicare without getting a tax penalty.	From the Centers for Medicare & Medicaid Services
Medicare Educational Videos	From GWAAR, in case you prefer an audio/visual format.

Medicare Applications are processed by the Social Security Administration (SSA):

Contact Info for the SSA- Superior Office that covers Sawyer

Superior, WI Social Security Administration Office
4221 Tower Ave, Superior, WI 54880
Phone: 1-877-628-6578 * Fax: 715-392-6196

- Enrollments can be done by making a phone appointment with the SSA or by completing their online application via [SSA.gov](https://ssa.gov). The EBS can assist you with your online application as long as you are on the phone, on Zoom, or in person with EBS.
- You can enroll in free premium Part A and sign up for Part B and D later, if you choose, but be aware there are **lifetime late enrollment penalties (LEPs)** when you have not had creditable coverage and want to enroll later:
 - [Late Enrollment Penalty Information for Part A, Part B and Part D](#) ---
- If you are already in Part A and want to enroll in Part B? SSA's publication: [How to Apply for Medicare Part B During Your Special Enrollment Period](#) can help or EBS can assist. Forms you will need are: [CMS 40B](#)- Application for Enrollment in Medicare Part B (Medical Insurance); and [CMS L564](#)- Request for Employment Information. →

Here are some links that talk about the general differences between Advantage Plans and Supplemental Policies/Medigaps:

What's the difference- Medicare Advantage vs. Medicare Supplements (aka Medigaps)	From SHIP's 2021 Welcome to Medicare Virtual Fair
Comparing Medicare Supplements vs. Advantage Plans	From the 09-2020 Senior Medicare Patrol Newsletter
Medicare Minute Aug, 2020: Choosing Between Original Medicare and Medicare	From SHIP
Consider these 7 things when choosing coverage	From Medicare.gov
Your Medicare Options- interactive help comparing	From Medicare.gov