

How You Get Part B (continued)

If you have ALS (Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease), you automatically get Part B the month your disability benefits begin.

When Can You Sign Up for Part B?

If you didn't sign up for Part B when you first became eligible, you may be able to sign up during one of these times:

- **General Enrollment Period**—Between January 1–March 31 each year. Your coverage will begin on July 1. You may have to pay a late enrollment penalty.
- **Special Enrollment Period**—If you wait to sign up for Part B because you or your spouse is currently working, and you are covered by a group health plan based on that work, or if you are disabled and you or a family member is working, and you are covered by a group health plan based on that work. You can sign up for Part B anytime while you have group health plan coverage based on current employment or during the 8-month period that begins the month after the employment ends, or the group health plan coverage ends, whichever happens first. If you have COBRA coverage, you must enroll during the 8-month period that begins the month after the employment ends. This Special Enrollment Period doesn't apply to people with End-Stage Renal Disease (ESRD).
- **Special Enrollment Period for International Volunteers**—If you waited to sign up for Part B because you had health insurance while volunteering outside of the U.S. for a tax exempt organization for at least a year. You can sign up during the 6-month period that begins the first month that any one of the following happens:
 1. You are no longer volunteering outside the U.S.
 2. The sponsoring organization is no longer tax exempt.
 3. You no longer have health insurance coverage outside the U.S.



When Can You Sign Up for Part B? (continued)

If you have Medicare because of End-Stage Renal Disease (ESRD), you can sign up for Part B when you sign up for Part A. See page 18. If you delay signing up for Part B, you can only get it during the general enrollment period, and you may have to pay a late enrollment penalty.

If you live in Puerto Rico, and you want Part B, you will need to sign up for it. Contact your local Social Security office for more information.

If you aren’t getting Social Security or RRB benefits, and you want to get Part B, you will need to sign up for Part B during your initial enrollment period (the 7-month period that begins 3 months before the month you turn age 65, includes the month you turn age 65, and ends 3 months after the month you turn age 65).



If you don’t sign up for Part B when you are first eligible, you may have to pay a late enrollment penalty for as long as you have Medicare. Your monthly **premium** for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn’t sign up for it. Usually, you don’t pay a late enrollment penalty if you sign up for Part B during a special enrollment period.

Note: If you are age 65 or older, after you sign up for Part B, you have a 6-month Medigap open enrollment period which gives you a guaranteed right to buy a Medigap (Medicare Supplement Insurance) policy. Once this period starts, it can’t be delayed or replaced. See page 75.

Call Social Security at 1-800-772-1213 for more information about your Medicare eligibility and to sign up for Part B. **TTY** users should call 1-800-325-0778. If you get RRB benefits, call the RRB at 1-877-772-5772. For general information about enrolling, visit www.medicare.gov, and select “Find Out if You Are Eligible for Medicare and When You Can Enroll.” You can also get free, personalized health insurance counseling from your State Health Insurance Assistance Program (SHIP). See pages 110–113 for the telephone number.

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in the text
are defined
on pages
115–118.