Boomer Benefits Releases Guide on Helping Your Parents Apply for Medicare

March 18, 2022

Fort Worth, Texas - March 18, 2022 - PRESSADVANTAGE -
Boomer Benefits, a health insurance agency in Fort Worth, TX, is pleased to announce that they have recently released a guide on helping parents apply for Medicare. This is a complex program to navigate through, which is why parent might need help. The staff at Boomer Benefits fully understand the importance of Medicare beneficiaries knowing when to apply for Medicare and their various options.

The first thing to do is to find out if one?s parents will be automatically enrolled in Medicare. For instance, those who have been receiving Social Security benefits for at least four months before their 65th birthday month will be automatically enrolled in Medicare Part A and Part B. This implies that they will have hospital coverage, which is Part A, and medical coverage, which is Part B, from Medicare beginning on the first day of their 65th birthday month. Also, if their birthday is on the first of the month, their Medicare benefits will become active one month earlier.

If they are not yet getting Social Security benefits, they will need to enroll themselves in Medicare Part A and Part B. They will have to apply during their Initial Enrollment Period (IEP) if they: actively work for a small employer with less than 20 employees; have retiree coverage from a past employer (including Cobra); are enrolled in an Affordable Care Act (ACA) plan; have Tricare and VA benefits; and are uninsured. They will need to enroll during the IEP or else they will have a late enrollment penalty. To enroll during the IEP, they can do this in a number of ways. It is possible to go online through the SSA website, call SSA directly on the phone, or enroll in person.

Meanwhile, those who plan on working beyond the age of 65 and they have a large employer with 20 or more employees, they can delay their Medicare enrollment. If they or their spouse are actively working for a large employer and the employer?s insurance covers them, there will be no penalty for delaying enrollment in Medicare. Thus, it is common for many people to enroll in Part at age 65 because it costs nothing per month for most beneficiaries. And once they lose their creditable coverage or enrollment, they will have an eight-month Special Enrollment Period (SEP) to enroll for Part B before getting penalized for late enrollment. In the event that they fail to enroll during the IEP or SEP, they can apply for Medicare during the General Enrollment Period (GEP), which is from January 1 to March 31 of every year.

And it is important to note that it is not allowed to contribute to a health savings account (HSA) while enrolled in Medicare. Thus, those who contribute to an HSA will need to stop contributions before the first of their 65th birthday month if they plan to start Medicare during their IEP.

Established in 2005, Boomer Benefits is an award-winning insurance agency for a number of national insurance carriers, such as Blue Cross Blue Shield, Cigna, Mutual of Omaha, Aetna, and a number of other A-rated carriers. They are licensed to do business in 48 states in the country and through the years, they have established a reputation of being a baby boomers insurance agency that people can depend on. They are ready to provide free consultation for baby boomers. And their Client Service Team also offers free lifetime support for Medigap policy requisites. They will also inform clients if there has been a change in the rates from their insurance company. And in case there are issues when making a claim, they will provide free support with drug exceptions and appeals. They are actively involved with the National Association of Health Underwriters and the National Association of Medicare Supplement Advisers. And they are always updated on the frequently changing laws affecting Medicare benefits.

People who would like to learn more about baby boomers applying for Medicare can visit the Boomer Benefits website, or contact them through the telephone. They are open from 8:45 am to 5:30 pm, Monday to Friday. Those who are interested in getting updates about Boomer Benefits can check out their press releases, such as the one that can be accessed at pressadvantage.com/story/50102-boomer-benefits-how-to-avoid-medicare-enrollment-scams.

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For more information about Boomer Benefits, contact the company here:Boomer BenefitsKelsey

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Boomer Benefits

Boomer Benefits is an award winning agency, licensed in 48 states.
They are on a mission to help Baby Boomers through their New-to-Medicare transition every year.

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