

Boomer Benefits Releases Guide on How to Apply for Medicare

February 18, 2022

Fort Worth, Texas - February 18, 2022 -
Boomer Benefits, a health insurance agency in Fort Worth, TX, is happy to announce that they have recently released a guide on how to apply for Medicare. It is important to note that it is the Social Security Administration that will evaluate Medicare eligibility and applications for Part A (hospital insurance) and Part B (outpatient medical insurance). They offer a number of easy options to allow people to choose on how to apply for Medicare. For those who are aging into Medicare, they can apply as early as three months before the month of their 65th birthday. Getting started early offers an advantage because those who do so will have a new Medicare card before their effective date. The article can be accessed at boomerbenefits.com/new-to-medicare/apply-for-medicare.

The above-mentioned period is the Medicare Initial Enrollment Period for enrolling in Parts A and B. It is also the enrollment period for Part D. It is important to note that because prescription drugs are not covered in the Original Medicare, people can buy Part D separately from an insurance company. There is no need to enroll in it via Social Security because Part D is voluntary.

It is important to note that Medicare is separate from the application for Social Security income benefits. People will age into Medicare at the age of 65, regardless of whether or not they are receiving retirement income benefits or not. For those who are 65 years of age or older and require medical insurance, they have the right to enroll in Medicare. They can also qualify for Medicare early because of certain disabilities, such as Lou Gehrig disease or amyotrophic lateral sclerosis, or end-stage renal disease and a kidney transplant or dialysis. People should not expect Medicare to notify them when it is time to sign up.

For those who are already receiving Social Security income benefits or Railroad Retirement Board benefits, they will be automatically enrolled in Medicare Parts A and B at age 65. This time frame will also apply to have qualified early due to disability. However, those who live in Puerto Rico will not automatically receive Part B benefits. They will have to apply for Part B even if they have started receiving Social Security benefits before age 65. Those who are not ye receiving retirement benefits will have to submit a Medicare application themselves.

The Initial Enrollment Period (IEP) for Medicare Parts A, B and D will last for seven months. It starts three months before the 65th birthday and three months after the birth month. Enrolling during the IEP means there will be no late penalties and there are also no waiting periods for pre-existing conditions.

For those who want Medicare to be their primary coverage, they will have to enroll in Medicare in the three months before their birth month. This will ensure that the benefits will start on the first day of the individual?s birthday month.

Founded in 2005, Boomer Benefits is an award-winning insurance agency for various national insurance carriers, including Mutual of Omaha, Blue Cross Blue Shield, Cigna, Aetna, and several other A-rated carriers. They are licensed to do business in 48 states in the United States and throughout the years, they have been able to earn the reputation of being the baby boomers insurance agency that people can rely. They provide free consultation with Baby Boomers. And their Client Service Team provides free lifetime support for Medigap policy requirements. They will also inform clients if there is any rate change from their specific insurance company. And in the event that there are problems when making a claim, they will offer free support with appeals and drug exceptions. They are actively involved with the National Association of Medicare Supplement Advisers and the National Association of Health Underwriters. They keep themselves up-to-date regarding the frequently changing legislation that have an impact on Medicare benefits.

Those who would like to know more about applying for Medicare can check out the Boomer Benefits website, or contact them on the telephone. They are open from 8:45 am to 5:30 pm, Monday to Friday.

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For more information about Boomer Benefits, contact the company here:Boomer BenefitsKelsey Mundfrom(817) 249-86002601 Meacham Blvd STE 500, Fort Worth, TX 76137, United States

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.

Website: https://boomerbenefits.com

Phone: (817) 249-8600