

Medicare Enrollment Due to Loss of Employment Coverage

Are you eligible for Medicare but delayed signing up because you had employer-sponsored health insurance? If so, you are most likely eligible to sign up for Medicare if you have lost your employer coverage due to the impact of the COVID-19 outbreak.

If you already have Medicare Part A and want to enroll in Part B, you will need to complete two forms: the Application for Enrollment in Part B (CMS 40B) and the Request for Employment Information (CMS-L564). You will need to complete the Application for Enrollment in Part B form. Your employer should complete the Request for Employment Information form. If your employer is not able to do so, you can fill out the form for them. When completing the form, you will need to include evidence of employment and health coverage such as health insurance cards with policy effective dates, pay stubs showing health insurance premium deductions, or W-2s reflecting pre-tax medical contributions. Upon completion of both forms, mail them to your local Social Security office, along with the copies of any required supporting documents.

If you are signing up for Medicare for the first time, you may apply online at Social Security's website, [SSA.gov](https://www.ssa.gov). During the online application, you will have the option to elect Medicare Part B.

After you have applied for Parts A and B, you can decide your additional Medicare options. You will be able to shop for a Medicare supplement combined with a Part D drug plan, or a Medicare Advantage plan. Both options cover the same services, but differ in premiums, out-of-pocket costs, extra benefits, and where you may use your insurance.

If you are looking for assistance understanding and comparing your Medicare options, reach out to your local Nebraska SHIIP office at 1-800-234-7119. Nebraska SHIIP, a division of the Nebraska Department of Insurance, provides local help for Nebraskans with Medicare.