**Medicare 65 Notice**

When we send this notice: This notice is sent to Marketplace consumers who are about to turn 65 to remind them of their upcoming Medicare eligibility and enrollment period.

What this notice tells the consumer: This notice informs the consumer that they are soon to become Medicare eligible, and:

- How and when to sign up for Medicare Part A and B.
- Why they should enroll during the Initial Enrollment Period.
- Changes to their financial help for their Marketplace coverage, if dually enrolled in Medicare.
- How to end their Marketplace plan.
You may soon be eligible for Medicare & can change your health coverage.

Application date: 5/12/2023
2023 Application ID: DUMMY-APP-ID-5813

Dear Yuri:

Our records show that the people listed below have a Marketplace health plan and will soon turn 65. They may be eligible for Medicare:

- Charlie Zane
- Tracy Quartermain
- Grant Garnett
- Xavier Avery

Medicare is health insurance for people 65 or older. You're first eligible to sign up for Medicare 3 months before you turn 65. Most people don't keep their Marketplace coverage once they qualify for Medicare.

What should I do next?

1. **Sign up for Medicare through Social Security**: Visit SSA.gov/medicare/sign-up to sign up online or call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778).
   - If you don't sign up when you're first eligible, you may have to pay a monthly late enrollment penalty. The penalty goes up the longer you wait.
   - If you already get benefits from Social Security, you'll get Medicare automatically when you're first eligible and don't need to sign up.

   Visit Medicare.gov/sign-up to find out when and how to sign up based on your situation.

2. **Choose which way you want to get your Medicare coverage**: Medicare offers different options for you to get health care coverage. Visit Medicare.gov to learn about your options and to find and compare health and drug plans in your area.
3. **End your Marketplace coverage:** In most cases, you'll want to end your Marketplace coverage the day before your Medicare coverage starts. To find out when your Medicare coverage starts, log into your my Social Security account at SSA.gov or check your Medicare card that gets mailed with your Medicare welcome packet.

   For details, visit HealthCare.gov/medicare/changing-from-marketplace-to-medicare or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

**When can I sign up for Medicare?**

You can first sign up for Part A (Hospital Insurance) and Part B (Medical Insurance) during your Initial Enrollment Period. It lasts for 7 months, starting 3 months before you turn 65 and ending 3 months after the month you turn 65.

If you miss your Initial Enrollment Period (and don't qualify for a Special Enrollment Period):

- You can sign up at any time for premium-free Part A anytime after you're first eligible for it.
- You can sign up for Part B (or both Part A and Part B) during the General Enrollment Period (January-March) each year. Coverage starts the month after you sign up.
- You may have to pay a monthly late enrollment penalty for as long as you have Part B coverage. The penalty goes up the longer you wait. You may also have to pay a penalty if you have to pay a Part A premium, but don't enroll when first eligible.

Visit Medicare.gov/basics/get-started-with-medicare for more details on when to sign up.

**Can I keep my Marketplace coverage if I enroll in Medicare?**

You can keep your Marketplace plan after your Medicare Part A coverage starts (generally through the end of the year). But, you'll no longer be eligible for the premium tax credit or other cost savings you may be getting for your Marketplace plan. You'll pay full price for your Marketplace plan if you keep it. And, you may have to pay back any tax credits you get after your Medicare coverage starts when you file your federal taxes.

Visit HealthCare.gov/help/marketplace-and-medicare for more details about this letter. Or, contact the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

If you aren't sure if anyone listed above has or is eligible for Medicare, or if you have other questions about Medicare coverage, contact:

- **Social Security:** Visit SSA.gov, or call Social Security directly at 1-800-772-1213 (TTY: 1-800-325-0778) for questions about your Medicare enrollment or if you want to apply for Medicare Part A or Part B.
- **Medicare:** Visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- **State Health Insurance Assistance Program (SHIP):** Visit shiphelp.org or call 1-877-839-2675 to find your local SHIP to learn more about Medicare.
For more help

- For questions about Marketplace coverage, visit HealthCare.gov, or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325. You can also make an appointment with someone in your area who can help you. Information is available at LocalHelp.HealthCare.gov.

- Get help in a language other than English. Information about how to access these services is included with this notice, and available through the Marketplace Call Center.

- Call the Marketplace Call Center to get this information in an accessible format, like large print, braille, or audio, at no cost to you.

Sincerely,

Health Insurance Marketplace
Department of Health and Human Services
465 Industrial Boulevard
London, Kentucky 40750-0001

Privacy Disclosure: The Health Insurance Marketplace® protects the privacy and security of the personally identifiable information (PII) that you have provided (see HealthCare.gov/privacy). This notice was generated by the Marketplace based on 45 CFR 155.230. The PII used to create this notice was collected from information you provided to the Health Insurance Marketplace®. The Marketplace may have used data from other federal or state agencies or a consumer reporting agency to determine eligibility for the individuals on your application. If you have questions about this data, contact the Marketplace at 1-800-318-2596 (TTY: 1-855-889-4325).

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1207.

Nondiscrimination: The Health Insurance Marketplace® doesn’t exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex (including sexual orientation and gender identity), or age. If you think you’ve been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1-800-368-1019 (TTY: 1-800-537-7697), visiting hhs.gov/ocr/civilrights/complaints, or writing to the Office for Civil Rights/ U.S. Department of Health and Human Services/ 200 Independence Avenue, SW/ Room 509F, HHH Building/ Washington, D.C. 20201.

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This Notice Has Important Information. This notice has important information about your application or coverage through the Health Insurance Marketplace. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 1-800-318-2596 and wait through the opening. When an agent answers, state the language you need and you'll be connected with an interpreter.

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