



# Medicare Decision Tree

Start with where I get my insurance from now....

- No Insurance
- Cobra or Retirement Plan
- Individual/Covered CA
- Employer <20 employees
- An HSA plan \*\*

← OR →

I am actively working for a company with >20 employees and do not have an HSA plan

Yes, Medicare is Primary and you need to enroll in Medicare A & B.

You can delay enrollment in Medicare. You can enroll when you lose that insurance without penalty.

You should evaluate your plan coverage and cost in comparison to Medicare which may offer better benefits for less money.

How

If you are on Social Security Retirement Benefits, your Medicare Card should arrive about 3 months before you turn 65

If you are not on Social Security you need to enroll online for Medicare. SSA.gov

Enrolling when you are no longer actively working is done with form CMS40 and a letter proving your coverage to the Social Security Office. Start as soon as you know your end date.

Enroll in a Medicare Supplement and Prescription Plan (often with different insurance companies

OR

Enroll in A Medicare Advantage Plan (Usually an HMO, regional, specific doctor network required.

Call Pam at DCD Insurance for your Free Medicare Consultation.  
(831) 423-8542 or book online via the "Book Now" button on  
[www.lowcostcahealth.com](http://www.lowcostcahealth.com)

Help is available at no charge, why are you trying to navigate this on your own without a guide?