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First Baby Boomers Reach Medicare in 2011 *State program can help you prepare*

(Salem) — Vicki Kerns of the Eugene area has always had insurance through an employer or the military. But that will change this year once she turns 65, ponders retirement and qualifies for Medicare.

“I’ve never been involved with the purchasing of health insurance,” she said.

Although she does not turn 65 until November, she is already researching Medicare and mulling her options.

“This is a new field for me to be tackling and it seems like a pretty important field to know what you’re doing,” Kerns said.

Kerns is among the more than 46,000 baby boomers in Oregon who will turn 65 and become Medicare eligible in 2011. Even if they still work, boomers have important Medicare decisions to make as soon as they become eligible and may face lifetime penalties if they miss deadlines.

The Department of Consumer and Business Services’ Senior Health Insurance Benefits Assistance (SHIBA) program has launched a website, at www.medicarestartsat65.org, to help boomers who are turning 65 navigate Medicare. SHIBA also has counselors available throughout the state to provide assistance and answer questions.

“Everyone needs to understand Medicare before they turn 65,” said Lisa Emerson, manager of the Senior Health Insurance Benefits Assistance (SHIBA) program.

Because people can sign up for Medicare three months *before* they turn 65, some Boomers should be preparing for Medicare now, Emerson said.

Nearly all Medicare-eligible Oregonians will want to enroll in premium-free Medicare Part A (hospital coverage). While some may get Medicare automatically, those who are not receiving Social Security benefits may need to contact Social Security to sign up for Medicare.

Also, people who are working or retirees with insurance benefits will want to talk to their employers or former employers’ benefits administrator about how their private group insurance coordinates with Medicare once they become Medicare eligible. Based on that information, some will have to decide whether to delay enrollment in Medicare Part B (doctor/outpatient coverage), which has a monthly premium. To avoid a penalty later, confirm any decision to delay Part B enrollment with Social Security.

Reach Social Security online at www.socialsecurity.gov or call 800-772-1213. You may also visit your local Social Security office. In every case, get the name of the person you speak with and document the conversation.

To reach a SHIBA counselor, call 1-800-722-4134. Depending on where you live, your call will be routed to a counselor in your area or returned by one of the state SHIBA staff. Many local SHIBA programs conduct

outreach and schedule regular counseling hours. You can find the office closest to you here:
www.oregon.gov/DCBS/SHIBA/help.shtml

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