Senior Resources Agency on Aging

Medicare Monthly

Your Health, Your Benefits

From the Desk of Laura Crews
Director of Benefits Access
Senior Resources Agency on Aging

Thank you for taking the time to read Medicare Monthly: Your Health, Your Benefits. Each month, I hope to share helpful information and education on Medicare and related topics to help you make informed health care decisions.

I would like to introduce you to your local CHOICES/SHIP Program. CHOICES/SHIP is Connecticut's State Health Insurance Assistance Program (SHIP).

CHOICES/SHIP provides free, unbiased, one-on-one counseling and assistance to help people with Medicare navigate the enrollment process and understand their plan options. CHOICES/SHIP Team Members complete comprehensive initial training and participate in ongoing education throughout the year to stay current on Medicare issues. We do not sell insurance.

In 2025, our Team Members assisted approximately 2,500 Medicare beneficiaries with:

- Eligibility screenings
- Application assistance
- Plan comparisons
- Enrollment in Medicare Prescription Drug Plans and Medicare Advantage Plans

In addition, CHOICES/SHIP Team Members conduct outreach presentations, host enrollment events during Open Enrollment, and participate in local senior and health fairs.

To speak with a CHOICES/SHIP Team Member, please contact Senior Resources Agency on Aging at (860) 887-3561 ext. 202 or (800) 994-9422.

Sincerely,
Laura Crews
Director of Benefits Access
Senior Resources Agency on Aging

January Spotlight: Turning 65? What about Medicare?

Will 2026 Bring Changes to Your Life—Such as Turning 65?

As a CHOICES/State Health Insurance Assistance Program (SHIP) counselor, one of the most common questions we hear is: "What do I do about Medicare?"

The first step is determining whether you actually need Medicare. Turning 65 does not automatically mean you must enroll—there are important factors to consider first.

When you speak with a CHOICES/SHIP counselor in Connecticut, one of our first questions will be whether you are currently working (or plan to continue working), whether you have health insurance through your employer, and whether your employer has more than 20 employees.

Why does this matter? Medicare rules state that if you are 65 and covered by a group health plan from active employment at a company with more than 20 employees, you may delay enrolling in Medicare. No worries—when you retire, you will be granted a Special Enrollment Period (SEP) to enroll without penalty.

What if you're married? That matters, too. If your spouse is actively working, their employer meets the size requirement, and you are covered under their group health plan, you can also delay Medicare enrollment until your spouse retires.

Not Working or Not Covered by Active Employment?

Then it's time to take action. Your Initial Enrollment Period (IEP) begins three months before your 65th birthday month and ends three months after that month. During this time, you may need to enroll in Original Medicare, which includes:

- Part A (Hospital Insurance)
- Part B (Medical Insurance)

You will also need to decide how you want to receive your Medicare coverage—and yes, you have options.

Automatic Enrollment

Some individuals are automatically enrolled in Original Medicare. If you are already receiving Social Security retirement benefits, you will be enrolled in Medicare Parts A and B three months before the month you turn 65.

You will receive a package from the U.S. Department of Health and Human Services containing your red, white, and blue Medicare card. At that point, your homework begins—you'll need to review your coverage options and make additional enrollment decisions.

Not Receiving Social Security Yet?

No problem—but you must take action. If you are not collecting Social Security retirement benefits, you must actively enroll in Medicare Parts A and B. You can do this by visiting: **https://www.ssa.gov/medicare/sign-up** beginning three months before the month of your 65th birthday.

You should receive your Medicare card about 30 days after enrolling. From there, it's time to make decisions about how you want your Medicare coverage to work for you.

Avoid Costly Mistakes

Medicare enrollment rules and timelines can be confusing. Missing or misunderstanding your Initial Enrollment Period could result in lifetime premium penalties.

That's why it's important to seek free, accurate, and unbiased information from your local SHIP agency. SHIP counselors are specially trained in Medicare policies and do not benefit financially from your decisions. They can:

- Explain how Medicare works
- Review your coverage options
- Screen for financial assistance programs to help make Medicare more affordable

Need Help in Connecticut?
Call CHOICES/SHIP today at (800) 994-9422.

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