



Medicare: Can my employer force me to enroll at age 65?



Can my employer force me to enroll in Medicare at age 65?

Turning 65 meant retirement and Medicare enrollment. Nowadays, with more people working past their 65th birthday, there are questions about how Medicare fits into this picture. Here is one.

“I’m turning 65 and my employer says I must enroll in Medicare. Is this [right](#)?”

The answer depends on the size of the company sponsoring the group health plan. If the company has 20 or more employees, it must offer the same coverage to those 65 years or older as it does to younger employees. It cannot force employees to enroll in Medicare or offer any incentives to do so. The employee can choose to keep the group health coverage or drop it and enroll in Medicare.

However, things are different for a small company. Medicare secondary payer (MSP) laws dictate that a group plan sponsored by a company with fewer than 20 employees the group plan becomes the secondary payer. Medicare would be primary which means those employees 65 or older must enroll in Medicare Part A, hospital insurance and Medicare Part B, medical insurance. Without Medicare, it would be as though the individual had no insurance.

For clarification and questions please call Jay Mahoney of Gallen Insurance 610-898-6516 or via email at jmahoney@galleninsurance.com