

## SSDI UNDER AGE 65 ON INDIVIDUAL HEALTH INSURANCE



### Your Roadmap to Medicare

Navigating your Medicare enrollment timeline can be confusing. Use this handy guide for a smooth transition.

24 months  
after SSDI

#### Medicare Parts A & B

##### Recommended: ENROLL

In Medicare's "Who pays First" Guide, it states that Medicare is the primary insurer if you are under 65 on SSDI and have individual health insurance. Many times individuals are automatically enrolled in both Medicare A & B once they have been on SSDI for 24 months. You may have received a Medicare Card in the mail with your Part A & B effective date.

**Call SS at: 800-772-1213 if you do not receive your card**

#### Shop a Medicare Supplement

##### Recommended: ENROLL

You have an opportunity to move from your individual health insurance to a Medicare Supplement or Medicare Advantage as your secondary coverage. If your state of residence allows you to enroll in a Medicare Supplement this will provide close to 100% coverage and little to no deductibles or copays, so your only out of pocket expense is the premium. A Medicare Supplement may also be more cost effective on premium than your current health insurance. **Each state has their own guidelines as to which plans are available to under age 65 year olds. Please contact HTA for details and rates.**

**Call HTA at: 610-430-6650**

Before Age  
65 or  
Retirement

#### Medicare Supplement

At age 65 you have another 6 month opportunity to change your Medicare Supplement Plan without having to be medically underwritten (no medical questions on application). This is a great time to shop your coverage and make sure you have the most suitable plan moving forward. We are happy to guide you through this process and shop the coverages for you.

#### Then Just Sit Back and Relax!

Rely on us to help you with all future retirement healthcare needs! Call any time with questions. We will reach out to you in the beginning of October each year to remind you to update us with your current Rx list so we can help you make your Rx plan selection during Annual Enrollment.

**Call HTA at: 610-430-6650**