

Medicare Part B Simplified

Original Medicare is a government sponsored program that is made up of two parts: Part A and Part B.

Simply, Part A is Hospital Insurance, and Part B is the optional medical insurance that covers non-hospital things like:

- Doctor's visits
- Outpatient care
- Preventive Services
- Lab and x-ray
- Durable medical equipment
- Ambulance services
- Mental health
- and more

We'd like to tell you more about Part B

- When Part B coverage begins
- How you pay for it
- And ways to enroll

First, when does Medicare Part B coverage start? In most cases, Medicare coverage may begin as early as the month before you turn 65. You can sign up for Part B if you're at least 64 and 9 months old or have certain disabilities.

Next, is there a charge for Part B? There is. You pay a premium each month, and it goes to the Federal Government. The premium amounts are set each year and are based on your yearly income.

Finally, how do you enroll? You can sign up for Part B during your initial enrollment period. That's the 3 months before the month you turn 65, the month you turn 65, and the 3 months after. If you don't sign up during your initial enrollment period, you may have to pay a late enrollment penalty, which is why timing is so important. And though enrollment is usually required, some people who are already receiving Social Security Benefits may be automatically enrolled. So, check your status to see if you're enrolled.

To enroll in Part B, call the social security office or visit their website at [socialsecurity.gov](https://www.socialsecurity.gov).

A final thing to remember is that you must be enrolled in both Part A and Part B, if you want to join a Medicare Health Plan like those offered by Kaiser Permanente.