



Welcome to Medicare!

Because you're getting Social Security benefits, **you're automatically enrolled in Medicare Part A.** Generally, your Medicare coverage is for when you return to the U.S. However, in certain limited circumstances, you may be able to use your coverage outside the U.S.

- Medicare Part A (Hospital Insurance)—helps cover hospital care, skilled nursing care, and more. You don't have to pay a premium for Part A.
- Medicare Part B (Medical Insurance)—helps cover doctors' services, outpatient care, and more. **If you want Part B, you have to sign up for it and pay a monthly premium.** (Get premium details on page 7 in the booklet.)

Make this important decision now:

Should I sign up for Part B?

- **If you plan to return to the U.S. and want Part B, you have 7 months from the date on this letter to sign up.**

Medicare will automatically deduct the premium from your monthly Social Security or Railroad Retirement Board benefits (or federal civil service annuities). If your benefits or annuities aren't enough to cover the whole Part B premium or you don't get benefits, you'll get a bill for your Part B premium every 3 months.

- If you don't want Part B, you don't need to do anything. Part B is optional. However, if you sign up later, you may have to wait for your coverage to start and pay a monthly penalty (that's added to your premium) for as long as you have Part B.

Medicare generally doesn't cover care outside the U.S. The term "outside the U.S." means anywhere other than the 50 states of the U.S., the District of Columbia, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.

! Read pages 3-7 in the booklet to find out if you should sign up for Part B.

How do I sign up for Part B?

You can sign up by:

- Signing and mailing the enclosed form in the envelope provided, and Social Security will mail you a Part B application.
- Downloading Form CMS-40B (Application for Enrollment in Medicare Part B) at [Medicare.gov/basics/forms-publications-mailings/forms/enrollment](https://www.medicare.gov/basics/forms-publications-mailings/forms/enrollment). Complete the application and sign it. Return the completed application using the envelope provided or mail it to:

Social Security Administration
P.O. Box 17769
Baltimore, MD 21235-7769
United States of America

Visit [Medicare.gov](https://www.Medicare.gov) for details about Medicare coverage.

Enclosures
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You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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Welcome to Medicare

Information for people
living outside the
United States



This booklet explains the parts of Medicare and your coverage options if you return to the U.S.

Medicare generally doesn't cover care outside the U.S. The term "outside the U.S." means *anywhere other than the 50 states of the U.S., the District of Columbia, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.*

Under certain limited circumstances, Medicare may pay for certain types of health care services you get in a hospital outside the U.S. Visit [Medicare.gov/coverage/travel-outside-the-u.s.](https://www.medicare.gov/coverage/travel-outside-the-u.s) to learn more about these situations.

Note: If you're not lawfully present in the U.S., Medicare won't pay for your Part A and Part B claims, and you can't join a Medicare Advantage Plan or a Medicare drug plan (Part D).

Medicare Overview

Medicare is health insurance for people 65 or older, certain people under 65 with disabilities, and people of any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.

Medicare Part B (Medical Insurance) helps cover services from doctors and other health care providers, outpatient care, durable medical equipment (like

wheelchairs, walkers, hospital beds, and other equipment), and many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits).

Visit [Medicare.gov/coverage](https://www.medicare.gov/coverage), or use our "What's covered" mobile app to find out if Medicare covers your test, item, or service. "What's covered" is available for free on both the App Store and Google Play. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



Decision: Should I sign up for Part B?

Read this section carefully if you plan to return to the U.S.

If you don't sign up for Part B and you don't have other coverage based on active or current employment, there are some risks:

- It's likely you'll have to pay all of the costs for doctors' services, outpatient care, medical supplies, and preventive services when you return to the U.S.
- If you change your mind and want to get Part B later, you may have to wait until the next General Enrollment Period (January 1–March 31 each year) to sign up. This means you may have months without medical coverage.
- In most cases, if you decide you want Part B later, you'll also have to pay a **late enrollment penalty** for as long as you have Part B coverage. The penalty amount is added to your monthly Part B

premium, and it goes up the longer you go without Part B coverage. (Get penalty details on page 7.)

Whether it's best for you to sign up for Part B depends on your situation. The next few pages cover common situations and explain the risks for not signing up for Part B.

Common Situations

I'm still working and have coverage through my employer. Or, my spouse (or my family member, if I'm disabled) is still working and I have coverage through his or her employer:

Check with your benefits administrator to help you decide when to sign up for Part B.

You may be able to sign up for Part B later during a Special Enrollment Period without a late enrollment penalty if:

- You're 65 or older, you or your spouse is currently working, and you have employer or union group health plan coverage based on that current employment.
- You're under 65 and disabled, you or a family member is currently working, and you have an employer or union group health plan based on that current employment. (If the group health plan coverage is based on the current employment of a family member, the employer must have 100 or more employees.)

If you're eligible for this Special Enrollment Period, you can sign up for Part B:

- Anytime while you have employer or union group health plan coverage based on current employment.
- For up to 8 months after the group health plan coverage or the employment ends, whichever happens first.

I'm retired and have coverage through a former employer, or I have COBRA or VA coverage:

If you return to the U.S.:

- You may need both Part A and Part B to get full benefits from this coverage, and your current coverage might not pay your medical costs once you're eligible for Medicare (even if you aren't enrolled in Medicare).
- You aren't eligible for a Special Enrollment Period when this coverage ends. This means:
 - You'll have to wait until the next General Enrollment Period (January 1–March 31 each year) to sign up.
 - In most cases, you'll pay a late enrollment penalty added to your monthly premium for as long as you have Part B coverage.

Getting COBRA when I'm eligible for Medicare

If you have COBRA and you're eligible for Medicare, **COBRA may only pay a small portion of the costs for covered health care services you get**, and you may have to pay most

of the costs yourself. Contact your COBRA plan and ask what percent they pay. To avoid unexpected medical bills, you may need to sign up for Medicare right away. Contact your State Health Insurance Assistance Program (SHIP) at shiphelp.org, or call 1-877-486-2048 for free, personalized help with this decision.

I have coverage through a private insurance plan (not through an employer):

If you return to the U.S. and want to sign up for Part B, you may not be eligible for a Special Enrollment Period. You'll have to wait for the next General Enrollment Period to sign up. Also, you may have to pay a late enrollment penalty for as long as you have Part B coverage. (Find details on page 7.)

I have TRICARE coverage (insurance for active-duty military, military retirees, and their families) or CHAMPVA coverage:

Military retirees and their families must have Part B to keep their coverage. However, if you're an active-duty service member or the spouse or dependent child of an active-duty service member, you can get Part A, but don't have to get Part B right away.

Exceptional situations:

You may be eligible for a Special Enrollment Period without a late enrollment penalty if you miss an enrollment period because of certain exceptional circumstances, like being impacted by a natural disaster or an emergency, incarceration, employer or health

plan error, or losing Medicaid coverage. For more information, visit Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

What does Part B cost?

You'll pay a monthly premium for Part B. In 2023, the standard Part B premium is \$164.90. You'll pay more if you have a higher income. The premium amount can change each year. (Get details on page 8.)

How much is the penalty?

If you sign up for Part B later and you aren't eligible for a Special Enrollment Period, you'll pay 10% more for each full 12-month period you could've had Part B but didn't take it. In most cases, you'll have to pay this late enrollment penalty each time you pay your premiums, for as long as you have Part B. The penalty increases the longer you go without Part B coverage.



Ways to get Medicare coverage

If you return to the U.S. and you sign up for Part B, you have 2 main ways to get your Medicare coverage:

Original Medicare

or

Medicare Advantage

Original Medicare

Original Medicare includes Part A and Part B. When you get services, you'll pay

a deductible, and you usually pay 20% of the cost of the Medicare-approved service, called coinsurance.

The deductible for Part B is \$226 in 2023.

With Original Medicare, you:

- Can go to any doctor or hospital that takes Medicare, anywhere in the U.S.
- Don't need a referral to see a specialist, in most cases.
- Can get supplemental coverage (like a Medigap policy) to help pay your remaining out-of-pocket costs (like your 20% coinsurance). (Get details on page 10.)
- Generally pay a portion of the cost for each covered service. There's no yearly limit on what you pay out-of-pocket, unless you have supplemental coverage (like a Medigap policy).
- Can join a separate Medicare drug plan (Part D). (Get details on page 9.)

When you sign up for Medicare Part B, you'll have Original Medicare unless you join a Medicare Advantage Plan.

Medicare Advantage (also known as Part C)

Medicare Advantage is an alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Medicare drug coverage (Part D). These plans are approved and follow the rules set by Medicare. The costs vary, and plans

may have lower out-of-pocket costs than Original Medicare. **You must have both Medicare Part A and Part B and live in the U.S. to join.**

With Medicare Advantage, you:

- Can get some extra benefits that Original Medicare doesn't cover—like vision, hearing, and dental services.
- Need to use doctors who are in the plan's network (for non-emergency or non-urgent care) in most cases.
- May pay a premium for the plan in addition to the monthly Part B premium. Plans may have a \$0 premium or may help pay all or part of your Part B premiums.
- Can't buy and don't need separate supplemental coverage (like Medigap).

When you return to the U.S., visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to find plans in your area, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



Additional coverage options if you have Original Medicare:

Medicare drug coverage (Part D)

If you don't have prescription drug coverage, or the coverage you have isn't at least as good as Medicare drug coverage (called creditable coverage), you should

consider joining a Medicare drug plan (Part D) when you return to the U.S. **You must live in the U.S. to join.**

If you don't join a Medicare drug plan within 63 days of returning to the U.S., you may have to pay a late enrollment penalty if you join later. Generally, you'll pay this penalty for as long as you have Medicare drug coverage. And, the penalty goes up the longer you wait to join.

When you return to the U.S., visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to find out which plans are available in your area, or call 1-800-MEDICARE.

Medicare Supplement Insurance (Medigap) policy

Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. If you choose Original Medicare, you may be able to buy a Medicare Supplement Insurance (Medigap) policy from a private company to help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance). **You must have both Part A and Part B and live in the U.S. to buy a Medigap policy.**

Medigap policies:

- Can cover costs like coinsurance, copayments, and deductibles.
- May offer coverage for services that Original Medicare doesn't cover, like

medical care when you travel outside the U.S.

Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to learn more and compare Medigap policies in your area. You can also call 1-800-MEDICARE.



For more information

If you have questions about how to sign up for Medicare, contact any U.S. Consular office. If you live in the Philippines, contact the U.S. Veterans Administration Regional Office in Manila.

For information about Medicare, visit [Medicare.gov](https://www.Medicare.gov). You can find the most up-to-date Medicare information and answers to your questions.

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