July 2026

Important Information about Enrolling in Medicare

As a reminder, individuals approaching age 65 generally are required to enroll in Medicare Part B (medical) coverage during their “initial enrollment period” in order to avoid paying a monthly late enrollment penalty (and delayed enrollment in Medicare) *unless they qualify for a later* ***special*** *enrollment period* (e.g., due to having health coverage through employment). The “initial enrollment period” starts 3 months before the individual’s 65th birthday and ends 3 months after the month in which they attain age 65. Note that most people qualify for premium-free Medicare Part A (hospitalization) coverage at age 65, or earlier if they begin receiving Social Security benefits earlier. However, if the individual is required to pay a premium for Medicare Part A, then late enrollment penalties apply to Medicare Part A as well.

To be eligible to enroll in Medicare Part B *later* during a **special** enrollment period based on coverage through employment, an individual must have had group health plan coverage through their (or their spouse’s) employment since the first month the individual was eligible for Medicare Part B. This special enrollment period lasts for 8 months. Different rules apply to Medicare Parts C and D.

When you apply for Medicare Part B, you will have to include information about your Plan coverage in the **Request for Enrollment in Medicare Part B** (CMS-40B) that you submit to the Social Security Administration (SSA), so that SSA knows when your coverage through employment ended. If you had active Plan coverage after age 65, you also will be required to submit a **Medicare Request for Employment Information Form** (CMS-L564) along with your Application.

Plan participants can ask the Fund Office to complete section B of the **Medicare Request for Employment Information Form** (CMS-L564) (*instead of having your employer(s) complete it, since employers are less familiar with the Plan’s coverage*). If applicable, the Fund Office will indicate in the Form that you had (or still have) Plan coverage (beyond the last date you worked for a contributing employer) based on days worked (for Plan A) or your CAPP account (for Plan C) and any required premium payments for active coverage. SSA has generally considered this extended coverage to be coverage through an “Hours Bank Arrangement” based on employment. The Fund also will provide you with an explanatory cover letter to provide to SSA. This information will help show eligibility to enroll in Medicare during a special enrollment period due to having post-65 coverage through employment. Note that COBRA coverage through the Fund does not entitle you to delay enrollment in Medicare without penalty.

We encourage you to visit your local Social Security Office for information regarding Medicare enrollment periods, potential penalties, and other details and advice specific to your situation. You also can obtain information at www.medicare.gov. In addition, you can contact the Entertainment Community Fund’s Artists Health Insurance Resource Center at ahirc@entertainmentcommunity.org for further guidance.