



What Employers Need to Know about Medicare

1



Many people are continuing to work past age 65 when they become eligible for Medicare.

2

Medicare and job-based insurance can work together.



3

Employer group health plans either pay primary or secondary to Medicare.

Primary

Your group health plan pays primary to Medicare if company has 20+ employees

Secondary

Your group health plan pays secondary to Medicare if company has fewer than 20 employees



4



You can help employees make Medicare enrollment decisions by sharing these resources:

3 months before employee turns 65: AARP's Enrollment Guide for Working Consumers Who are Turning 65

3 months before employee age 65+ retires: AARP's Enrollment Guide for Working Consumers Who are Retiring Soon

RESOURCES

AARP Medicare Enrollment Guide

www.aarp.org/learnmedicare

AARP Live and On Demand Webinars

www.aarp.org/medicareemployer

Medicare.gov

www.medicare.gov

1-800-633-4227

Medicare Rights Center

www.medicarerights.org

800-333-4114

State Health Insurance Assistance Program

shiphelp.org

877-839-2675

www.aarp.org/learnmedicare