

# Turning 65?

## Consider all your options for health insurance

When you turn 65, your health care choices can change, and you will need to make decisions based on your personal needs. There are many factors to think about, and you will want to get the right information.

### Do you have insurance right now?

#### Employer



If you have health insurance through your employer, your spouse's employer or through retiree coverage, contact your employer benefits coordinator to learn about your health insurance options and how your current insurance will work with Medicare. If you want to delay Medicare enrollment, confirm with Social Security.

#### Marketplace



If you have health insurance through a Marketplace plan and turn 65, you should apply for Medicare if you are eligible. It could be more cost effective for you, and Medicare and Marketplace coverage do not work together. Call a Senior Health Insurance Program (SHIP) counselor to discuss your options.

#### Medicaid



If you receive your health benefits through the Illinois Medicaid program, you will receive a redetermination form in the mail when you turn 65. Complete and return the form along with any requested documents, signed and dated. Call the Illinois Medical Redetermination Project at (855)458-4945 with your questions. You can have both Medicaid and Medicare to cover your health care costs.

**Call a Senior Health Insurance Program (SHIP) counselor to discuss your options.  
Find a SHIP counselor in Illinois by calling (800)548-9034.**

## Are you eligible for Medicare?

Contact Social Security at (800)772-1213 to find out if you are eligible for Medicare.

To enroll in Medicare call the Social Security Administration at (800)772-1212 or go online at [ssa.gov](http://ssa.gov).

After you receive your card in the mail, keep it safe. Do not carry it in your wallet!

Some people who turn 65 and have other insurance may be able to delay enrolling in Medicare. For more information call a SHIP counselor in Illinois at (800)548-9034.

## Consider your Medicare plan options



**MEDICARE IS NOT FREE.** Medicare covers many services, but you often have to pay for your share of those services. You have options to cover these out of pocket costs. Your options include:



Buying a Medicare Part D plan to cover your prescription drugs



Buying a Medicare Supplement plan to offset some of your out of pocket costs including services such as hospital and outpatient visits



Buying a Medicare Advantage plan to get all of your services (hospital, outpatient, prescriptions drugs, etc.) through one private insurance company

To learn more about these options, call a SHIP counselor in Illinois at (800)548-9034.

