

Job-based insurance when you turn 65

Job-based insurance is insurance offered by an employer or union for current employees and family members. Job-based insurance allows you to delay Medicare enrollment. However, you may want to enroll in Medicare depending on whether your job-based insurance pays [primary or secondary](#). In most cases, you should only delay Part B if your job-based insurance is the primary payer (meaning it pays first for your medical bills) and Medicare is secondary.

If you are [eligible for Medicare due to age](#) (meaning you are 65+) and are covered by your or your spouse's job-based insurance, you have a [Special Enrollment Period \(SEP\)](#) to enroll in Part B up to eight months after you no longer have coverage from current work. This means that you are not required to take Part B during your [Initial Enrollment Period \(IEP\)](#). However, remember that in most cases you should only delay Part B enrollment if your job-based insurance is the primary payer.

- Job-based insurance is primary if it is from an employer with 20+ employees. Medicare is secondary in this case, and some people choose not to enroll in Part B because of the additional monthly premium.
- Job-based insurance is secondary if it is from an employer with fewer than 20 employees. Medicare is primary in this case, and if you delay Medicare enrollment, your job-based insurance may provide little or no coverage. You should enroll in Part B to avoid incurring high costs for your care.

Note: There are different rules if you are Medicare-eligible due to [disability](#) or because you have [ESRD](#).

To find out if your job-based insurance is primary or secondary, contact your or your spouse's human resources department. If you plan to delay enrollment into Part B and use the SEP later, keep records of your health insurance coverage. You will be required to submit proof of your enrollment in job-based insurance when accessing the SEP. Proof of enrollment in job-based insurance includes:

- Written notice from your employer or plan
- Documents that show health insurance premiums paid, including W-2s, pay stubs, tax returns, and/or receipts
- Health insurance cards with the appropriate effective date