

Do I Need Medicare?

Medicare is hospital coverage (Part A) and medical coverage (Part B) that you become eligible for when you turn age 65*. Medicare Part A does not have a monthly premium, but Medicare Part B **does** have a monthly premium. If you are drawing Social Security, your Medicare Part B premium will be deducted from your Social Security check. If you are not drawing Social Security, Medicare will bill you quarterly.

****If you are a Full Time, Active Employee:**

You do **not** need to enroll in Medicare Part A or B. Williamson County will continue to be your primary coverage as long as you are a full time employee.

If you are a full time employee, and you begin drawing Social Security before the age of 65, Medicare will automatically enroll you in Medicare Part A (hospital coverage). You may delay enrolling in Medicare Part B (medical coverage).

If your spouse is covered on your insurance and is **not** covered by their employer, the same would apply to them **as long as you remain a full time employee**.

If you are enrolled in Williamson County's Option #2 or Option #4 Deductible Medical Plan w/HSA, you cannot contribute money to your HSA account if you are drawing Social Security (IRS rule), and Medicare will not coordinate with this Medical plan. Consult your tax advisor for further information.

You may enroll in Medicare Part A & B if you are still employed full time. However, Williamson County will be primary and Medicare will be secondary. You will still have to meet Williamson County's deductible first and you will still have to pay the Medicare Part B premium.

****Once you resign or retire from full time employment, or have a reduction of hours that causes you to no longer qualify for Williamson County's insurance coverage:**

You must enroll in Medicare A & B. There is a form that the Williamson County Benefits Department will complete, verifying that you were enrolled in our insurance plan. You will then take the form to Social Security to enroll in Medicare. This would also apply to your spouse if your spouse is Medicare eligible and is enrolled on your medical plan.

***If you are disabled through Social Security Disability, you will become eligible for Medicare A & B after 2 years, regardless of your age.**

Questions? Contact Laurie Gulan in the Benefits Department. 615-591-8506 or laurie.gulan@williamsoncounty-tn.gov.