

Medicare Part A and Part B Beneficiary Enrollment for Individuals Affected by Recent Major Disasters

CMS is offering assistance to individuals whose Medicare enrollment to become a beneficiary may have been impeded by the recent hurricanes and California wildfires that caused major devastation in certain areas. This assistance provides eligible individuals with an opportunity to enroll in Medicare Part A or Part B, without penalty, after their initial enrollment period (IEP) or special enrollment period (SEP) has already ended. This assistance is also available to those who were automatically enrolled in Part B but unable to submit a timely request to cancel Part B coverage.

Q1. Why is CMS offering this assistance?

The recent hurricanes and California wildfires caused major devastation, which disrupted postal delivery and affected enrollment operations. As a result, some individuals eligible to enroll were not able to make their Part A or Part B enrollment request during their IEP or SEP.

To negate potential gaps in coverage and otherwise applicable late enrollment penalties resulting from an individual's inability to submit a timely enrollment request, CMS is offering assistance (called equitable relief) to those who, at the start of the incident, resided in an area for which Federal Emergency Management Agency (FEMA) has declared a weather-related emergency or major disaster for Hurricanes Harvey, Irma, Maria and Nate, and the California wildfires.

Q2. What is the assistance/equitable relief?

CMS is offering assistance to certain individuals who, at the start of the incident period, were in their IEP or SEP, and who resided in areas for which the FEMA declared a weather related emergency or a major disaster for Hurricanes Harvey, Irma, Maria and Nate and the California wildfires. Eligible individuals will be given extra time to enroll in Part B or premium-Part A, or cancel automatic Part B enrollment.

O3. Who is eligible for the assistance?

The assistance is available to eligible individuals who, due to these recent disasters, didn't receive their Medicare award notice or IEP package timely, or couldn't submit an enrollment request. To be eligible, the individual must have been in their IEP or SEP as of the start of the disaster, and residing in an area that FEMA declared a weather-related emergency or other natural disaster for Hurricanes Harvey, Irma, Maria and Nate, and the California wildfires.

Individuals who were not in their IEP or SEP at the start of the disaster are not eligible for this relief.

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Q4. How long is the offer of assistance available?

To ensure affected individuals have more time to enroll in Part B or premium-Part A, the assistance is available now through May 31, 2018. To be eligible for the assistance, individuals must request it by May 31, 2018.

Q5. Does the assistance apply to people with Medicare based on age and other reasons, such as disability?

Yes, the assistance is available to all Medicare eligible individuals regardless of the basis for eligibility.

Q7. If someone enrolls in Part A or Part B through this assistance, when will coverage begin? Individuals will have the option to have Part B or premium-Part A begin the month it would otherwise had begun if the enrollment was submitted timely.

Q8. If someone cancels Part B through this assistance, when will coverage end?

For beneficiaries who cancel automatic Part B enrollment, coverage will terminate back to the date Part B originally began. Beneficiaries will not incur any debt for Part B premiums.

Q9. How will providers be notified of the beneficiary enrollment relief being offered? Medicare providers will be educated about the relief being offered through an upcoming message that will be posted in the MLN Connects® newsletter.

Q10. What should people do to take advantage of this offer for assistance?

Individuals who believe they are eligible for the assistance should contact Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) or visit their local Social Security office and request to take advantage of the offer of assistance. They can ask for "equitable relief" when they make their request for Medicare Part B or premium-Part A enrollment, or to cancel automatic Part B enrollment. Individuals should mention that they were unable to submit a timely enrollment request due to the hurricanes or wildfires.

Individuals requesting to enroll in Part B or premium-Part A can complete a Part B enrollment form (Form CMS-40B). This form is available online on Medicare.gov, CMS.gov and SSA.gov. They can complete the applicable form and take it with them to Social Security when they request the assistance. Individuals requesting to enroll in premium-Part A should contact Social Security about enrollment.

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Q11. How can I help?

CMS encourages you to share the availability of this offer of assistance with Medicare-eligible individuals you assist who appear to meet the eligibility criteria.

To help, you can:

- Make eligible individuals aware of this offer for assistance;
- Advise individuals to contact Social Security to take advantage of this offer of assistance.