

## **Enrollment Issues for COVID-19 Pandemic-Related National Emergency Questions and Answers for Medicare Beneficiaries**

The Centers for Medicare & Medicaid Services (CMS) is taking further action to ensure beneficiaries have access to the critical healthcare coverage they need in the wake of the Coronavirus Disease (COVID-19) outbreak. CMS may provide “equitable relief” if circumstances described in section 1837(h) of the Social Security Act (the Act) occur. Equitable relief may be in the form of extra time for certain eligible beneficiaries to enroll in Part B or premium-Part A, or refuse automatic Part B enrollment.

In addition, eligible beneficiaries would not be subject to a late enrollment penalty for the period between the original enrollment period and the enrollment during this extension of the enrollment period. Beneficiaries are eligible for equitable relief due to the COVID-19 pandemic-related national emergency if they were unable to make their Part A or Part B enrollment choice in a timely manner due to delays and problems with access to the Social Security Administration (SSA) to file an application or enrollment election, as a result of the unexpected closure of field offices due to COVID-19.

Individuals who are receiving Social Security benefits before their 65th birthday are considered to be in their IEP and are automatically enrolled in Part A and Part B. Those who do not want to be automatically enrolled in Part B must refuse the coverage within 60 days of receiving their IEP package. Instructions on how to refuse the coverage are included in the IEP package. Individuals may also contact the Social Security Administration at 1-800-772-1213 (TTY users should call 1-800-325-0778) for more information on how to refuse the coverage.

**Q1. I missed my opportunity to enroll because Social Security Administration (SSA) offices were closed and I didn’t know how to submit an application or was not able to get my questions answered through other governmental communication channels during the public health emergency caused by the Coronavirus Disease (COVID-19) Outbreak. Can I have more time to enroll in Medicare Part A or B?**

YES. Retroactively effective March 17, 2020, equitable relief is available to eligible individuals who could not submit a timely enrollment due to the impact COVID-19 pandemic-related national emergency had on SSA’s processing.

To be eligible for this equitable relief, the following conditions must be met:

- (1) The individual must have been in their Initial Enrollment Period (IEP), General Enrollment Period (GEP), or Special Enrollment Period (SEP) between March 17, 2020 and June 17, 2020; and
- (2) The individual did not submit an enrollment request to SSA.

Individuals who already used their IEP, GEP, or SEP to make an enrollment election are not eligible for this equitable relief to change that election. Eligible individuals will be given an

extension of their IEP, GEP or SEP in order to have extra time to enroll in Part B or premium-Part A without penalty, or refuse automatic Part B enrollment. This assistance is available starting March 17, 2020 and will continue until June 17, 2020.

**Q2. Does an individual need to show proof that they were not able to apply or submit an enrollment request because of the impact the COVID-19 pandemic-related national emergency had on SSA's processing?**

No. They will not need to show proof they were impacted. They will need to meet the eligibility criteria for equitable relief and submit an enrollment request between March 17, 2020 and June 17, 2020.

**Q3. What should people do to take advantage of this equitable relief?**

Individuals who believe they are eligible for the equitable relief should contact SSA to apply for or enroll in Medicare as follows:

Individuals can apply for Medicare Part A and Part B online at <https://www.ssa.gov/benefits/medicare/>.

Individuals who already have Medicare Part A and wish to sign up for Medicare Part B cannot sign up online. Individuals interested in enrolling in Medicare Part B coverage who are eligible

to apply under the IEP or GEP should complete form [CMS-40B](#) and mail the request to their local SSA field office.

Individuals interested in enrolling in Medicare Part B coverage who are eligible to apply under the SEP, should complete forms [CMS-40B](#) and [CMS-L564](#); both forms are available in English and Spanish versions. The CMS-40B application is completed entirely by the individual enrolling in Part B. For the CMS-L564 enrollment form:

- Section A:
  - Must be completed by individuals enrolling in Part B
- Section B:
  - Can be completed by the employer; OR
  - If it isn't feasible for your employer to complete the form, leave section B (the rest of the form) blank and provide at least one of the items listed below. Acceptable proof of employment, Group Health Coverage Plan (GHP), or large Group Health Plan (LGHP) include but are not limited to:
    - income tax returns that show health insurance premiums paid;
    - W-2s reflecting pre-tax medical contributions;
    - pay stubs that reflect health insurance premium deductions;
    - health insurance cards with a policy effective date;
    - explanations of benefits paid by the GHP or LGHP; and
    - statements or receipts that reflect payment of health insurance premiums

Individuals can fax their completed enrollment forms to SSA toll free at 1-833-914-2016, or mail the request to their local SSA field office. Although SSA offices are closed for in-person service, requests received by mail are still being processed. Individuals can find the address and phone number for their local field office using the [Social Security Office Locator](https://secure.ssa.gov/ICON/main.jsp) <https://secure.ssa.gov/ICON/main.jsp>.

**Q4. If I enroll in Part B or Part A under this offer of equitable relief, when would my Part B or Part A enrollment take effect?**

The effective date would be the month that would have been granted had the application been filed at the time of the individual's original (but missed) IEP, GEP, or SEP.

**Q5. If I missed my opportunity to enroll and take the extra time under this offer of assistance to enroll in Part B or Part A, will I be subject to a Part A or Part B late enrollment penalty?**

No. Individuals who use this equitable relief to enroll in Medicare will not be subject to a late enrollment penalty for the period between when their IEP, GEP or SEP would have ended and their effective date of coverage. Individuals who would have had a late enrollment penalty if they timely enrolled during the GEP occurring from January through March 2020 will have that late enrollment penalty applied.