

Q. If I'm offered COBRA can I delay enrolling in Medicare?

A. Different rules apply for Parts B and Part D.

Part B: you can delay enrollment ONLY while you or your spouse is actively working for the employer that provides the plan. If you receive COBRA benefits, OR Retiree benefits, you are no longer working for that employer. Therefore if you wait until these benefits have expired before enrolling in Part B, you **WON'T QUALIFY** for a special enrollment period. Instead, **you'll most likely pay late penalties** and will only be allowed to enroll during the "general enrollment period from January 1 thru March 31 each year with coverage beginning the following July.

Part D: As long as your COBRA or retiree drug plan is "Creditable" you do not need to enroll in part D until these benefits end.

Medicare is ALWAYS primary to COBRA coverage. You should enroll in Part B if eligible. You will pay a Part B late enrollment penalty if you delay enrolling into Medicare because you have COBRA.

***Remember, always enroll in Medicare when your Group Health Plan ENDS, not when COBRA ends.**