June 2026

MEDICARE AND NYSHIP

For NYS and Participating Employer enrollees

This flyer summarizes how Medicare and NYSHIP work together. For more, see the *Medicare and NYSHIP* publication or contact the Employee Benefits Division (EBD) at 518-457-5754 or 1-800-833-4344.

BECOMING MEDICARE-ELIGIBLE

Medicare is a federal health insurance program for people age 65 and over and those with certain medical conditions, such as ESRD (end-stage renal disease) or ALS (amyotrophic lateral sclerosis).

Enrollment at age 65 depends on whether you're **already receiving monthly Social Security benefits** four months before your birthday.

- **If YES, you will be automatically enrolled** in Medicare when you turn 65.*
- **If NO, you must enroll in Medicare** before you turn 65.* Do so as early as three months before your birthday but no later than one month before.

** Medicare will become effective the first of the month you turn 65. If your birthday is on the first of the month, you may apply for Medicare (and must have Medicare in place) one month earlier.*

Medicare enrollment differs if you're eligible because of a condition.

- **After receiving SSDI** (Social Security Disability Insurance) for 24 months, you will be **automatically enrolled** in Medicare. Contact your HBA (EBD if retired) if a covered dependent child is eligible this way.
- If you are **diagnosed with ALS**, you will be **automatically enrolled** in Medicare when you apply for SSDI benefits. Contact your HBA (EBD if retired) if a covered dependent child is eligible this way.
- If you are **diagnosed with ESRD**, you may be subject to a **waiting and coordination period**. Review the *End-Stage Renal Disease and NYSHIP* flyer. Contact your HBA (EBD if retired) as well.

Enroll at ssa.gov/medicare/sign-up, by calling 1-800-772-1213 (TTY: 1-800-325-0778) or by visiting your local Social Security Administration office.

If you're already Medicare-eligible but haven't enrolled, **apply as early as three months before you retire.** Do not delay signing up, as Medicare coverage may take several months to become effective. If Medicare coverage is not in effect by the time you are Medicare-primary (see back page), you may experience a cancellation of NYSHIP coverage or a reduction of benefits.

If you don't sign up *within eight months of retirement*, you must wait until the next Medicare General Enrollment Period (GEP), which is from January 1 to March 31 yearly. If you enroll during the GEP, you **must pay a lifelong late enrollment penalty** that NYSHIP will not reimburse.

BECOMING MEDICARE-PRIMARY

Being "Medicare-primary" means **Medicare pays for your care first.**

- Before you retire, if someone on your NYSHIP plan becomes Medicare-eligible, they won't become Medicare-primary until after you retire* (following a runout period of active employee benefits).
- After you retire, when someone on your NYSHIP plan becomes Medicare-eligible, they'll become Medicare-primary that same day.*

* *Exceptions apply for ESRD patients and domestic partners age 65 and over. See the* End-Stage Renal Disease and NYSHIP *flyer if applicable and contact EBD.*

WHEN MEDICARE-PRIMARY

When someone on your NYSHIP plan is Medicare-primary, that person:

1. **Will have their claims paid by Medicare first, then covered by NYSHIP.** NYSHIP will not cover the portion of claims that Medicare will—or would—cover.
2. **Must be enrolled in Medicare to keep NYSHIP coverage.** Be sure you do not enroll in a non-NYSHIP Medicare Advantage (Part C) or Part D plan. If you do, your NYSHIP coverage will be terminated. If you are disenrolled, your dependents will lose their coverage as well. If you're ineligible for Medicare, contact EBD.
3. **May have several other Medicare-related payments reimbursed/covered.**
   - NYSHIP reimburses you and your covered dependents for the **standard Part B premium** and **Part B Income-Related Monthly Adjustment Amount (IRMAA)** payments. You must apply for IRMAA reimbursement yearly. Forms are available at nyship.ny.gov.
   - NYSHIP covers much of the **Part A and Part B deductible and coinsurance amounts** (if you use the NYSHIP plan provider network).

Anyone covered by a NYSHIP HMO will move to that HMO's Medicare Advantage plan. Contact your HMO to understand how these changes might affect your benefits.

Non-NYSHIP Plans

After becoming Medicare-eligible, you and your dependents may receive advertisements and offers from non-NYSHIP Medicare Advantage (Part C) and Part D plans.

If you enroll in one of these plans, NYSHIP coverage for you and your dependents will be terminated (regardless of whether they have Medicare). If your dependent enrolls in one of these plans, only their coverage will be terminated.

If you or your dependents have other coverage in addition to NYSHIP, ask the other plan if it will be enrolling you or your dependents in another Medicare Advantage or Part D plan. This would also result in termination of NYSHIP coverage.

Certain exceptions apply. See the *Medicare and NYSHIP* publication for more.