

**By Steve Vaught**

**Social Security District Manager**

If covered under Medicare Part A, but originally opted not to apply for Medicare Part B, now's the opportunity to enroll in Part B.

The general enrollment period runs from Jan. 1 through Mar. 31.

But first, what are Parts A and B? And why would someone get one and not the other? Here are the nuts and bolts.

- Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay, some home health care, and hospice care.
- Medicare Part B (medical insurance) helps pay for doctors' services and many other medical services and supplies not covered by hospital insurance.

When first becoming eligible to apply for Medicare Part A, a person also has the option of enrolling in Part B for a monthly premium.

Some people decide not to because they do not want to pay the premium or for other reasons. But as medical needs change, it is an advantage to enroll. That's where enrollment periods come into play.

When eligible for Part A, there is a seven-month period (the initial enrollment period) in which to

sign up for Part B.

After the initial enrollment period, a person can only sign up during a later year's general enrollment period.

Each year, the Medicare general enrollment period runs Jan. 1 through Mar. 31.

The coverage begins the following July. But keep in mind that, for most people, the monthly premium increases 10 percent for each 12-month period they were eligible for, but did not enroll in, Medicare Part B.

So if covered under Medicare Part A and a person has been thinking about applying for Part B, now is the time to act.

Learn more about Medicare by reading Social Security's publication on the subject at [www.socialsecurity.gov/pubs/10043.html](http://www.socialsecurity.gov/pubs/10043.html).

Learn a lot about Medicare by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov) and selecting "Medicare" at the top of the page on the right side. Or visit Medicare's website at [www.medicare.gov](http://www.medicare.gov).