



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

April, 2024

**Q: I currently qualify for CareSource HIP. I will turn 65 on June 1 of this year. My health situation will remain the same. What is my next step?**

**A:** Because the Healthy Indiana Plan (HIP) is only available to people who are under age 65 and Medicare is available to people who are age 65 and older, you will need to change your health coverage to Medicare soon.

First you will need to contact the Social Security Administration (SSA) right away to apply for Medicare Part A (hospital insurance), Part B (medical insurance) and Extra Help paying Medicare drug costs. You can apply online at [www.ssa.gov](http://www.ssa.gov), by phone at (800) 772-1213, or in person at a local Social Security Administration office.

However, if you already receive Social Security payments, such as retirement benefits, your Medicare Parts A and B will start automatically at age 65 and you would receive your Medicare card in the mail before June 1.

In the last week or April or the first week of May, you will need to contact the Family and Social Services Administration (FSSA) by phone at (800) 403-0864 or visit your county FSSA office to request a Medicaid category change from HIP to the Medicare Savings Program (MSP) when your Medicare starts.

MSP has several levels of eligibility that you might be eligible for, depending on your income and assets. MSP can help pay your Medicare premiums and related costs. You will need to provide your Medicare number to FSSA as soon as you receive it.

You will also need to enroll in Medicare drug coverage to start at age 65 if you don't already have creditable drug coverage from another source, such as VA Health Benefits or a retiree health plan from a former employer.

The State Health Insurance Assistance Program (SHIP) can help you select and enroll in a Medicare drug plan with Medicare Part D (drug insurance). SHIP can also discuss other Medicare options such as Medigap plans (Medicare supplements), Advantage plans (Medicare Part C) and Extra Help paying drug costs.

If you have questions related to Medicare, call SHIP at (800) 452-4800. Or, visit [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook, Twitter, LinkedIn, and YouTube.