What Employers Need to Know about Medicare

1. Medicare and job-based insurance can work together.
   Many people are continuing to work past age 65 when they become eligible for Medicare.

2. Employer group health plans either pay primary or secondary to Medicare.
   - **Primary**: Your group health plan pays primary to Medicare if company has 20+ employees.
   - **Secondary**: Your group health plan pays secondary to Medicare if company has fewer than 20 employees.

3. You can help employees make Medicare enrollment decisions by sharing these resources:
   - 3 months before employee turns 65: AARP’s Enrollment Guide for Working Consumers Who are Turning 65
   - 3 months before employee age 65+ retires: AARP’s Enrollment Guide for Working Consumers Who are Retiring Soon

4. Many people are continuing to work past age 65 when they become eligible for Medicare.

**RESOURCES**

- **AARP Medicare Enrollment Guide**
  www.aarp.org/learnmedicare
- **Medicare.gov**
  www.medicare.gov
  1-800-633-4227
- **Medicare Rights Center**
  www.medicarerights.org
  800-333-4114
- **State Health Insurance Assistance Program**
  shiphelp.org
  877-839-2675

www.aarp.org/learnmedicare