



Medicare Questions?

STILL WORKING AND ELIGIBLE FOR MEDICARE?

STILL WORKING AND YOUR SPOUSE IS ELIGIBLE FOR MEDICARE?



The St. Louis County self-insured health plan provides creditable prescription drug coverage. This means you can delay enrollment into Medicare until your retirement and avoid a Medicare penalty as long as you remain covered by the St. Louis County health plan. The same applies to your Medicare-

eligible spouse, however, you may find it beneficial to drop your spouse from St. Louis County health coverage and enroll him/her in Medicare instead.

Should I cover my spouse under Medicare or under my St. Louis County health plan?

This is a decision that will require some research and will require a personalized approach. The right answer for one is not necessarily the right answer for all. Covering a spouse under both Medicare and your St. Louis county health plan while working, however, is not the right answer for anyone.

- Make any desired changes to your St. Louis County coverage within 30 days of Medicare eligibility via the [Group Health Plan Form](#)
- The Group Senior Gold Medicare supplement plan is for *retirees* and spouse of *retirees* only
- [St. Louis County Health Premiums](#)
- St. Louis County Health Plan [Coverage Summary](#)
- [Medicare and You Booklet](#)
- [BCBS Retail Stores](#)

Need More Help?

- 1-800-MEDICAR(E)
- Minnesota Aging Pathways: 1-800-333-2433

Tip: Compare your current net health premium costs to the monthly cost of Medicare plans for your spouse

Tip: Compare out-of-pocket costs under your current health plan with those under Medicare supplement plan(s) for your spouse



Medicare while Working FAQs

Q1: If I am keeping County coverage, should I enroll in the free Medicare Part A?

A1: It is unlikely that it would provide you any benefit above what your County coverage provides and it may cause confusion for those who bill insurance for your medical expenses but it is your decision to make and you are entitled to enroll or waive it.

Q2: My question isn't answered on this flyer. Who and how should I ask my question?

A2: Contact Megan Haworth at 218.725.5056 or haworthm@stlouiscountymn.gov

