



# Turning 65? Covered By Access Health CT? Time for Medicare?

**Don't Miss the Deadline to Enroll In Medicare!**

**If You Do:**

Access Health CT insurance may no longer cover your health care costs and you may face lifetime Medicare penalties!



Call **CHOICES** for expert help about Medicare, health insurance options, and how to enroll. **1-800-994-9422**

Have you (or a spouse) worked for at least 10 years, paying into Social Security?

YES

- 3 months before turning 65:** Enroll in Medicare, to be effective the month you turn 65.
- A few weeks before turning 65:** Cancel your Access CT Health plan (to be effective as of your Medicare effective date).

Note: If your monthly income is below \$2,989 (\$4,043 for a Couple), you may qualify for help with Medicare cost-sharing.

NO

Monthly income at or below \$2,564 (\$3,468 Couple)?

The State of CT may purchase Medicare coverage for you.

Monthly income at or above \$2,564 (\$3,468 Couple)?

**You Can Either:**

- Keep insurance through Access Health CT with possible tax credits and cost sharing reductions, OR
- Pay a premium for Medicare Part A and other Medicare options.

\*Income limits change every March

**Enrolled in Medicaid/Husky D through Access Health CT?**  
**CHOICES** has important information about your options. **Contact CHOICES!**