

Equitable Relief: Medicare and the Marketplace

The Center for Medicare and Medicaid Services has announced an opportunity for Equitable Relief for some people who decided not to sign up for Medicare Part B while they were in a Marketplace plan. CMS has determined that some people may not have obtained sufficient information to make an informed choice regarding whether to enroll in Part B or not. Two Equitable Relief options are available. One option involves the opportunity to enroll in Part B; the other option is a Part B late enrollment penalty reduction. Requests for these two types of Equitable Relief must be received by Social Security by September 30, 2017.

People who are still in their Initial Enrollment Period cannot request either type of Equitable Relief. If a person's Initial Enrollment Period started on or before March 1, 2013, they will not be eligible for this Equitable Relief offer. (This is because the Marketplace was not yet available.) Those requesting enrollment into Part B must be receiving Premium-free Part A. Those requesting that a Part B penalty be reduced must have enrolled during a General Enrollment Period in 2015, 2016, or 2017. Some other exclusions apply. If you think you might be eligible, you should apply for Equitable Relief; Social Security will determine eligibility.

To request Equitable Relief, you should go to your local Social Security office or call 1-800-772-1213. Tell Social Security that you want to enroll in Medicare Part B based on Equitable Relief and the Marketplace or that you think you are eligible for a decreased penalty. You will need to provide some proof that you were enrolled in a Marketplace plan. Examples of acceptable documentation include: a Marketplace eligibility determination notice, IRS Form 1095-A, or Marketplace premium invoices and proof of payment. Additional information about proof can be obtained from Social Security. The request for Equitable Relief must be received by September 30, 2017.

In February, CMS mailed information about Equitable Relief to many individuals who were enrolled in both the Marketplace and Part A at that time. People who were no longer enrolled in the Marketplace were not notified.