

# Matthew Bussard Reveals How Medicare Works If You Won't Retire at 65

*Many seniors wonder how Medicare works if retirement is not an option upon reaching sixty-five. Medicare specialist Matthew Bussard addresses these concerns.*

WARWICK, RHODE ISLAND, USA, July 30, 2021 /EINPresswire.com/ -- [Matthew Bussard, a popular financial service broker in Rhode Island](#), works specifically with Medicare users. He carries such a high passion for his line of work that on the weekends, you will find Bussard volunteering at clinics, helping with Medicare enrollment, or answering Medicare questions.

"On multiple occasions, I've had seniors ask me how Medicare works if retirement is not a part of the plan when they reach sixty-five," said Bussard.

No circumstance is the same, but when speaking in general terms, the choice to enroll in Medicare is determined by employer size and current workplace health insurance value. Those over the age of sixty-five who still have a job and get health insurance from their employer that employs twenty or more people do not have to immediately enroll in Medicare for the time being. However, if an organization employs fewer than twenty employees, employees sixty-five and older need to get their primary insurance through Medicare. That means those individuals need to get Medicare Parts A and B.

Seniors who work for an employer that employs less than twenty people that do not enroll in Medicare Parts A and B are at the risk of receiving little to no health care from their employer.

"No matter the number of employees at an individual's job, I always encourage my clients to enroll in Medicare Part A on time, as there is no price to pay in doing so," [said Matthew Bussard](#).

Even those who currently receive health insurance from their employer can benefit from enrolling in Medicare Part A when turning sixty-five. There is no cost to enroll. In doing so, Medicare can act as a backup or secondary insurance plan that could potentially catch what primary insurance received through an employer does cover. Hospital stays are covered by Medicare Part A.

For those who are not claiming Social Security benefits and are actively working at sixty-five years old, it is critical to keep in mind that the government will not grant automatic enrollment in

Medicare Part B. Medicare Part B is not free, but those turning sixty-five who are working at a business employing less than twenty people should enroll in Medicare Part B as soon as eligible.

The only people turning sixty-five who do not have the option to enroll in Medicare are those who make deposits towards a health savings account and want to keep contributing towards it. Medicare does not allow those enrolled to contribute to a health savings account.

To learn more about [Matthew Bussard](https://www.matthewbussard.com) or to ask questions related to Medicare, visit his website [www.matthewbussard.com](https://www.matthewbussard.com).

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