



Accessing Medicare Without Penalty

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At NMAC, we celebrate the courage of those who fought through the darkest days of the epidemic and now stand as pillars of our movement—advocates, elders and mentors in the ongoing fight to end the HIV epidemic. But celebration also requires action.

Many long-term survivors face unique challenges as they age, especially when it comes to navigating the health care system and psychosocial services. One critical issue is accessing Medicare without penalty.

For some long-term survivors—especially those who returned to work, lost access to disability-based Medicare or are retiring and enrolling in Medicare later than expected—reenrolling can come with unexpected costs.

If you delay enrollment in Medicare Part A, B or D without having other creditable coverage, you may face late enrollment penalties, some of which last a lifetime:

- Part B (doctor visits, outpatient care): Delaying enrollment can result in a lifetime 10% increase in premiums for each 12 months you were eligible but did not enroll.
- Part D (prescription drug coverage): The penalty adds 1% of the national base premium for each uncovered month, again, for life.
- Part A (hospital insurance): If you buy it late, your premium can rise by 10% for twice the number of years you delayed.

These penalties are especially burdensome for older survivors living on fixed incomes who may have been uninsured or underinsured at key moments.

No one who has lived through this epidemic, who has fought for survival and dignity, should be penalized for system gaps or outdated policies. We call on federal policymakers to:

- Create waivers or exemptions for late enrollment penalties for older people living with HIV;
- Expand outreach and education so long-term survivors understand their Medicare rights and deadlines;
- Ensure special enrollment periods are better publicized and accessible to all.

As we celebrate the strength and stories of long-term survivors, we must also fight for the policy changes that ensure they age with the dignity, support and health coverage they deserve.