

Medicare and HSA eligibility

I am:

A.

- 65 years old and Medicare eligible
- Not enrolled in Medicare
- Single or married
- Enrolled in single, 2-person or family MESSA ABC
- Not receiving Social Security

Medicare eligibility alone does not disqualify you from contributing, or receiving employer contributions, to an HSA. If you are actively employed and are not receiving Social Security you will not be automatically enrolled in Medicare.

B.

- 65 years old and Medicare eligible
- Single or married
- Enrolled in single, 2-person or family MESSA ABC
- Receiving Social Security, and therefore automatically enrolled in Medicare Part A

You cannot contribute, or receive employer contributions, to an HSA. When you receive Social Security you are automatically enrolled in Medicare at age 65. You cannot decline the automatic enrollment in hopes of participating in an HSA. NOTE: Although no further funds can be contributed to your HSA once you are enrolled in Medicare, any funds that remain in your HSA can still be used to pay for eligible medical expenses on a tax-advantaged basis.

C.

- 65 years old and Medicare eligible
- Married to a spouse who is retired and receiving Social Security and Medicare
- Enrolled in family MESSA ABC

Your spouse's receipt of Medicare benefits does not disqualify you from contributing, or receiving employer contributions, to an HSA. You may also contribute, or receive contributions, up to the 2-person limit.

D.

- 65 years old and Medicare eligible
- Enrolled in Medicare (either voluntarily or automatically)
- Married to a spouse who is not Medicare eligible
- Enrolled in family MESSA ABC

You cannot contribute, or receive employer contributions, to an HSA. However, as long as he is otherwise eligible, your spouse can establish and contribute to an HSA, up to the 2-person limit. Your spouse's contributions will be on an after-tax basis and he cannot accept contributions from your employer. But your spouse can use the HSA funds to pay your eligible expenses (except Medicare Part B & D premiums) even though you are not HSA-eligible. NOTE: Although no further funds can be contributed to your HSA once you are enrolled in Medicare, any funds that remain in your HSA can still be used to pay for eligible medical expenses on a tax-advantaged basis.

Learn more at messa.org/MESSAABCs or call MESSA's Member Service Center at **800.336.0013**.