

This document is provided for informational purposes only. Please consult your legal counsel or tax advisor to discuss your personal situation.

Medicare and HSA eligibility

I am:

A.

- 65 years old and eligible for Medicare
- Not enrolled in Medicare
- Single or married
- Enrolled in a single, 2-person or family MESSA ABC or MESSA Balance+ plan
- 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.

- Eligible for Medicare due to age 65, disability or End Stage Renal Disease (ESRD)
- Single or married
- Enrolled in a single, 2-person or family MESSA ABC or MESSA Balance+ plan
- 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 be used to pay for eligible medical expenses on a tax-advantaged basis.**

C.

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

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

D.

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

You cannot contribute or receive employer contributions to an HSA. However, if your spouse is eligible for an HSA, they can establish and contribute to it up to the 2-person limit. Your spouse's contributions will be on an after-tax basis. 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 be used to pay for eligible medical expenses on a tax-advantaged basis.**

Learn more at messa.org/plans or call MESSA's Member Service Center at 800-336-0013.