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Disenrolling from Part B

by Patricia Barry, [AARP Bulletin \(/bulletin/\)](/bulletin/), Updated April 2014 |  Comments: 2

Q. I've had Medicare Part B for several years, but now I'm starting a job that provides health insurance. Can I disenroll from Part B? If so, how?

A. Yes, you can opt out of Part B. (But make sure that your new employer insurance is "primary" to Medicare. If it's "secondary" — perhaps because the employer has fewer than 20 employees — you may still need Part B.) To disenroll, you're required to submit a form (CMS-

1763) that must be completed either during a personal interview at a Social Security office or on the phone with a Social Security representative. For an interview, call the Social Security Administration at 1-800-772-1213, or your local office.

Medicare insists on an interview to make sure you know the consequences of dropping out of Part B—for example, that you might have to pay a late penalty if you want to re-enroll in the program in the future. However, this is not a problem if you're leaving Part B to enroll in primary health insurance from an employer. In the event that you lose this insurance in the future, you won't incur a late penalty as long as you sign up for Part B again within eight months of retiring or otherwise stopping work.

Note that the information above also applies if you're covered by health insurance provided by the employer of your working spouse. (See "[Medicare Enrollment When You Have Coverage from Your Spouse's Employer.](#)" (/health/medicare-insurance/info-08-2009/ask_ms_medicare_question_64.html))

Patricia Barry is a senior editor at the AARP Bulletin.

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