2026 · WILL HEALTHCARE CHANGE AS I TRANSITION INTO RETIREMENT?

GRIMES AND COMPANY

START HERE

Do you expect to work after turning age 65?

Yes / No

Do you receive your health insurance through your employer?

Yes / No

Consider enrolling in Medicare Part A & B when you turn 65 if it makes sense for your situation. For the time being, it may be best to stay with your current coverage (e.g., Marketplace, spouse's plan, etc.).

Do you work for a company with 20 or more employees?

Yes / No

Do you have an HSA and a high deductible health plan?

No / Yes

Consider enrolling in Medicare Part A & B when you turn age 65.

You may want to delay enrollment in Medicare if you want to continue to contribute to your HSA.

Consider enrolling in Medicare Part A when you turn age 65.

Will you receive health insurance from your employer after you retire?

Yes / No

Can you be covered under your spouse's plan?

Yes / No

It may be advantageous to move over to your spouse's plan.

Check with your employer to see how coverage works with Medicare.

Does your employer offer health insurance and have 20 or more employees?

No / Yes

COBRA is expensive. You may have to pay the full insurance premium plus a 2% fee.

You may be eligible for a tax credit, but it will go away when you become eligible for Medicare.

The Health Insurance Marketplace can offer coverage until you are eligible for Medicare.

You will not pay a penalty for delaying as long as you enroll within 8 months of losing your health plan.

See "Can I Make A Deductible Contribution To My HSA?" flowchart.

You can delay Part B until you lose your employer-sponsored healthcare.

Did you leave your employer (voluntarily or involuntarily)?

Yes / No

You may be eligible for 18 months of coverage under COBRA.

Did you meet the Social Security definition for disability?

Yes / No

You may be eligible for 29 months of coverage under COBRA.

You may be eligible for 36 months of coverage under COBRA.

Yes

Was your spouse covered and did they pass away?

No

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