

Medicare HSA Contribution Rules - (When Turning 65)

Bottom Line: Medicare Part A is backdated up to 6 months from the month you enroll in Medicare and/or Social Security benefits, but Part A won't start earlier than your 65th birthday month. So that means you DO NOT have to stop contributing to your HSA account 6 months before you turn 65. However, pay attention...

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7
			Month you turn 65			

- **Part A** – The start date will be the 1st of your b-day month, regardless of which month you enroll during your 7-month Initial Enrollment Period (IEP).
- **Part B** – The month you submit the enrollment determines the start date. If you're Medicare eligible 1/1/2023 or after, Part B will begin the 1st of your b-day month... unless you sign-up in month 4, 5, 6, or 7 (see below).

If you sign up in this month of your IEP	Your Part B starts
The month you turn 65 (Month 4)	1st of next month
1 month after you turn 65 (Month 5)	1st of next month
2 months after you turn 65 (Month 6)	1st of next month
3 months after you turn 65 (Month 7)	1st of next month

Above: Initial Enrollment Period for Medicare Parts A & B

If you enroll in Medicare leading up to your 65th bday month (eligibility month), Part A & Part B will start the 1st of your birthday month. In this case, there will NOT be any backdating to be concerned with...though you still want to avoid over-contributing to an HSA in the tax year your Part A begins...on a pro-rata basis. So this means you DO NOT have to stop contributing to your HSA 6 months before you turn 65. The backdating only occurs when you submit enrollment in Medicare ON your birthday month or later. [See mention of Part A start date in the visual ...Initial Enrollment Period]