

119TH CONGRESS
1ST SESSION

H. R. 4960

To amend title XVIII of the Social Security Act to establish a system to notify individuals approaching Medicare eligibility.

IN THE HOUSE OF REPRESENTATIVES

AUGUST 12, 2025

Mr. RUIZ (for himself, Mr. EVANS of Pennsylvania, Mr. BILIRAKIS, and Mr. SCHNEIDER) introduced the following bill; which was referred to the Committee on Ways and Means, and in addition to the Committee on Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To amend title XVIII of the Social Security Act to establish a system to notify individuals approaching Medicare eligibility.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Beneficiary Enrollment
5 Notification and Eligibility Simplification 2.0 Act” or the
6 “BENES 2.0 Act”.

1 **SEC. 2. BENEFICIARY ENROLLMENT NOTIFICATION AND**
2 **ELIGIBILITY SIMPLIFICATION.**

3 (a) **ELIGIBILITY AND ENROLLMENT NOTICES.—**

4 (1) **AS PART OF SOCIAL SECURITY ACCOUNT**
5 **STATEMENT FOR INDIVIDUALS ATTAINING AGES 60**
6 **TO 65.—**

7 (A) **IN GENERAL.—**Section 1143(a) of the
8 Social Security Act (42 U.S.C. 1320b–13(a)) is
9 amended by adding at the end the following
10 new paragraph:

11 “(4) **MEDICARE ELIGIBILITY INFORMATION.—**

12 “(A) **IN GENERAL.—**In the case of statements
13 provided on or after the date that is 2 years after
14 the date of the enactment of this paragraph to indi-
15 viduals who are attaining ages 60, 61, 62, 63, 64
16 and 65, the statement shall also include a notice
17 containing the information described in subpara-
18 graph (B).

19 “(B) **CONTENTS OF NOTICE.—**The notice re-
20 quired under subparagraph (A) shall include a clear,
21 simple explanation of—

22 “(i) eligibility for benefits under the Medi-
23 care program under title XVIII, and in par-
24 ticular benefits under part B of such title;

25 “(ii) the reasons a late enrollment penalty
26 for failure to timely enroll could be assessed

1 and how such late enrollment penalty is cal-
2 culated, in particular for benefits under such
3 part B;

4 “(iii) the availability of relief from such
5 late enrollment penalty and retroactive enroll-
6 ment under section 1837(h) (including as such
7 section is applied under sections 1818(c) and
8 1818A(c)(3)), with examples of circumstances
9 under which such relief may be granted and ex-
10 amples of circumstances under which such relief
11 would not be granted;

12 “(iv) coordination of benefits (including
13 primary and secondary coverage scenarios) pur-
14 suant to section 1862(b), in particular for bene-
15 fits under such part B;

16 “(v) enrollment, eligibility, and coordina-
17 tion of benefits under title XVIII with respect
18 to populations, for whom there are special con-
19 siderations, such as residents of Puerto Rico
20 and veterans; and

21 “(vi) online resources and toll-free tele-
22 phone numbers of the Social Security Adminis-
23 tration and the Centers for Medicare & Med-
24 icaid Services (including 1-800-MEDICARE
25 and the national toll-free number of the Social

1 Security Administration) that provide informa-
2 tion on eligibility for benefits under the Medi-
3 care program under title XVIII.

4 “(C) DEVELOPMENT OF NOTICE.—

5 “(i) IN GENERAL.—The Secretary, in co-
6 ordination with the Commissioner of Social Se-
7 curity, and taking into consideration informa-
8 tion collected pursuant to clause (ii), shall, not
9 later than 12 months after the last day of the
10 period for the request of information described
11 in clause (ii), develop the notice to be provided
12 pursuant to subparagraph (A).

13 “(ii) REQUEST FOR INFORMATION.—Not
14 later than 6 months after the date of the enact-
15 ment of this paragraph, the Secretary shall re-
16 quest written information, including rec-
17 ommendations, from stakeholders (including the
18 groups described in subparagraph (D)) on the
19 information to be included in the notice.

20 “(iii) NOTICE IMPROVEMENT.—Beginning
21 4 years after the date of the enactment of this
22 paragraph, and not less than once every 2 years
23 thereafter, the Secretary, in coordination with
24 the Commissioner of Social Security, shall—

1 “(I) review the content of the notice
2 to be provided under subparagraph (A);

3 “(II) request written information, in-
4 cluding recommendations, on such notice
5 through a request for information process
6 as described in clause (ii); and

7 “(III) update and revise such notice
8 as the Secretary deems appropriate.

9 “(D) GROUPS.—For purposes of subparagraph
10 (C)(ii), the groups described in this subparagraph
11 include the following:

12 “(i) Individuals who are 60 years of age or
13 older.

14 “(ii) Veterans.

15 “(iii) Individuals with disabilities.

16 “(iv) Individuals with end stage renal dis-
17 ease.

18 “(v) Low-income individuals and families.

19 “(vi) Employers (including human re-
20 sources professionals).

21 “(vii) States (including representatives of
22 State-run Health Insurance Exchanges, Med-
23 icaid offices, and Departments of Insurance).

24 “(viii) State Health Insurance Assistance
25 Programs.

1 “(ix) Health insurers.

2 “(x) Health insurance agents and brokers.

3 “(xi) Such other groups as specified by the
4 Secretary.

5 “(E) POSTING OF NOTICE ON WEBSITES.—The
6 Commissioner of Social Security and the Secretary
7 shall post the notice required under subparagraph
8 (A) on the public internet website of the Social Se-
9 curity Administration and on Medicare.gov (or a
10 successor website), respectively.

11 “(F) NO EFFECT ON OBLIGATION TO MAIL
12 STATEMENTS.—Nothing in this paragraph shall be
13 construed to relieve the Commissioner of Social Se-
14 curity from any requirement under subsection (c),
15 including the requirement to mail a statement on an
16 annual basis to each eligible individual who is not re-
17 ceiving benefits under title II and for whom a mail-
18 ing address can be determined through such meth-
19 ods as the Commissioner determines to be appro-
20 priate.”.

21 (B) TIMING OF STATEMENTS.—Section
22 1143(c)(2) of the Social Security Act (42
23 U.S.C. 1320b–13(c)(2)) is amended by adding
24 at the end the following new sentence: “With
25 respect to statements provided to individuals

1 who are attaining age 65, as described in sub-
 2 section (a)(4), such statements shall be mailed
 3 not earlier than 6 months and not later than 3
 4 months before the individual attains such age.”.

5 (2) SOCIAL SECURITY BENEFICIARIES.—Title
 6 XI of the Social Security Act (42 U.S.C. 1301 et
 7 seq.) is amended by inserting after section 1144 the
 8 following new section:

9 **“SEC. 1144A. MEDICARE ENROLLMENT NOTIFICATION AND**
 10 **ELIGIBILITY NOTICES FOR SOCIAL SECURITY**
 11 **BENEFICIARIES PRIOR TO MEDICARE ELIGI-**
 12 **BILITY.**

13 “(a) NOTICES.—

14 “(1) IN GENERAL.—The Commissioner of So-
 15 cial Security shall distribute the notice to be pro-
 16 vided pursuant to section 1143(a)(4), as may be
 17 modified under paragraph (2), to individuals entitled
 18 to monthly insurance benefits under title II in ac-
 19 cordance with subsection (b).

20 “(2) AUTHORITY TO MODIFY NOTICE.—The
 21 Secretary, in coordination with the Commissioner of
 22 Social Security, may modify the notice to be distrib-
 23 uted under paragraph (1) as necessary to take into
 24 account the individuals described in such paragraph.

1 “(3) POSTING OF NOTICE ON WEBSITES.—The
2 Commissioner of Social Security and the Secretary
3 shall post the notice required to be distributed under
4 paragraph (1) on the public internet website of the
5 Social Security Administration and on Medicare.gov
6 (or a successor website), respectively.

7 “(b) TIMING.—Beginning not later than 2 years after
8 the date of the enactment of this section, a notice required
9 under subsection (a)(1) shall be mailed to an individual
10 described in such subsection—

11 “(1) in the third month before the date on
12 which such individual’s initial enrollment period be-
13 gins as provided under section 1837; and

14 “(2) in the case of an individual with respect to
15 whom section 226(b) applies (except for an indi-
16 vidual who will attain age 65 during the 24 month
17 period described in such section), in the month be-
18 fore such date on which such individual’s initial en-
19 rollment period so begins.”.

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