

APPLYING FOR MEDICARE

When applying for Medicare, if you're already receiving Social Security or Railroad Retirement Board benefits, you're automatically enrolled in Part A. If you're not receiving benefits, you need to sign up for Medicare Part A and B through the [SSA.gov](https://www.ssa.gov) website or by contacting Social Security. Coverage begins based on when you sign up, with Part A starting the month you turn 65 and Part B based on your enrollment month. After the Initial Enrollment Period, you can sign up during the General or Special Enrollment Period. Additionally, you can choose to enroll in Part D, a Medigap policy, or a Medicare Advantage Plan simultaneously.

When you apply for retirement or disability benefits from Social Security or the Railroad Retirement Board, that counts as your application for Medicare. Once you get approved for Social Security or Railroad Retirement Board benefits, you're automatically enrolled in Part A coverage (without having to pay a premium for it) when you're eligible for Medicare.

If you're receiving benefits from Social Security (or the Railroad Retirement Board) at least four months before you turn 65, you'll

automatically get Part A coverage. You'll also be enrolled in Part B. However, because you pay a monthly premium for Part B coverage, you can choose to drop those benefits.

If you're not already receiving or ready to apply for Social Security benefits, you need to sign up for Medicare Part A and B through the [SSA.gov](https://www.ssa.gov) website. You need to enroll in Part D at the [Medicare.gov](https://www.medicare.gov) site. By default, you'll be enrolled in Medicare Part A and B unless you choose differently. You may have other insurance that offers coverage for the

HOW TO APPLY FOR MEDICARE



- Apply online at www.ssa.gov/medicare/sign-up



- Visit your local Social Security office (you can find the office locator at www.ssa.gov/locator)



- Call Social Security at (800) 772-1213
- If you or your spouse worked for a railroad, call the Railroad Retirement Board at (877) 772-5772 to apply

medical services covered under Part B. You can also choose to enroll in a Part D plan, Medigap policy, or a Medicare Advantage Plan at this time.

If you are within three months of turning 65 or older and not ready to start your monthly Social Security benefits, you can use the online retirement application to sign up for Medicare only and apply for retirement or spouse's benefits later.

If you are already enrolled in Medicare Part A and need to enroll in Part B, you'll need to [complete Form CMS-40B \(found at cms.gov\)](#) and mail or fax it to your local Social Security office. You can also call Social Security at (800) 772-1213 or contact your local Social Security office for help. It's a good idea to check the status of your Medicare

application on your online account, by phone, or by visiting your local Social Security Administration office.

If you want to request a Special Enrollment Period, you'll need to [complete Form CMS-10797 \(found at cms.gov\)](#) and send it to your local Social Security office by mail or fax. You can check on your Medicare application on your online account, by phone, or by visiting your local Social Security Administration office.

It usually takes four to eight weeks for your Medicare application to be approved, so if you want to have Medicare coverage by the time you turn 65, you will have to complete and send your application at least two months before your birthday.

YOU MAY CHOOSE TO UTILIZE A LICENSED AGENT OR BROKER TO HELP YOU ENROLL IN YOUR CHOICE OF MEDICARE COVERAGE.

If so, here are some questions to ask them about your enrollment and coverage:

- When do I need to start Medicare enrollment to avoid penalties or delays in coverage?
- Will I still be covered if I travel outside of the state?
- If I am not happy with the coverage, can I get out of it?
- Are any new benefits available in my area?
- Am I eligible for any programs to help me lower my healthcare costs?
- What will my total costs be for the upcoming year?