How to Sign Up for Medicare When You Are Turning 65

Description

Signing up for Medicare is one of the important steps you need to take when you are turning 65. In recent years, the process has been streamlined and become something that can be handled all online without having to make the trek to a local Social Security office. This article is intended to be a detailed guide on who needs to sign up for Medicare, how to sign up for Medicare, and when you should sign up.



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Who Needs to Sign Up for Medicare

First and foremost, you need to know whether you even need to sign up for Medicare. If you are already receiving Social Security benefits prior to turning 65, you should be enrolled into Medicare A & B automatically as of the 1st day of the month that you turn 65. If this is the case, you will receive your Medicare card in the mail about 3 months prior to your Medicare start date.

If you are planning to continue working or are covered under an employer/group plan that you plan to keep even after you are Medicare-eligible at age 65, you do need to sign up for Medicare. In this case, you are permitted to delay enrollment into Medicare and sign up at a later time, without penalty, when you drop or lose that employer/group coverage.

If neither of the above-mentioned circumstances apply to you, however, you will need to proactively sign up for Medicare.

How to Sign Up for Medicare

Signing up for Medicare can be done all online now. You can complete that process at this link on Social Securityâ??s website: Sign up for Medicare | SSA. You will need some basic information about yourself in order to successfully sign up, including your Social Security number, where you were born (city, state, country), your date of birth and information about your current health insurance.

Alternatively, if you do not wish to sign up for Medicare online, you can also sign up by going to a local Social Security office.

When To Sign Up for Medicare

So, when should you sign up for Medicare? If you are planning to go on Medicare as your primary coverage when you turn 65, it is advisable to sign up for Medicare 2 or 3 months before your Medicare start date. Your Medicare start date would be the 1st day of the month that you turn 65, unless your birthday is on the 1st of a month, in which case your Medicare start date would be the first day of the preceding month.

If you are already over 65 and just need to add Medicare Part B, you can also do that online. And, you should do it at least a few weeks before you want your Part B to begin, when possible. Signing up for Medicare in advance ensures that you will have time to get your Medicare card in the mail prior to the start date of your Medicare coverage.

Signing Up for Other Medicare Plans

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Around the same time that you sign up for Medicare itself, you should also consider any other Medicare-related plans that you need. Medicare Part D is the part of Medicare that covers prescription drugs so if you plan to stay with â??originalâ?• Medicare (Medicare A & B vs Medicare Advantage), you will also need to add a Part D plan to have drug coverage.

Likewise, if you want to have coverage to fill in the gaps in Medicare A & B, the best time to sign up for that is during your initial open enrollment period when you turn 65. You can compare Medigap policies at this time to choose a Medigap plan that fits your specific needs and is available in your area.

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65Medicare.org is a leading, independent Medicare insurance agency for people turning 65 and going on Medicare. We have worked with 10,000+ Medicare-eligible individuals over the last 10+ years, assisting with understanding and comparing the plans. You can get a list of Medigap quotes in your area. Or, if you have any questions about this information, you can contact us online or call us at 877.506.3378.

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1. Going on Medicare

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