COVID-19 and Medicare â?? How Do I Enroll in Medicare Online?

Description

Due to the COVID-19 pandemic, Social Security offices are not accommodating walk-in visitors until further notice. This has an impact on those who need to enroll in Medicare. Formerly, one of the options for enrolling in Medicare was to go in to a local office. But now, if you need to see someone in person, you must make an appointment, and it must be for a limited, dire situation only. The Social Security Administration is dedicated to protecting the population they serveâ?? older Americans and people with underlying medical conditionsâ??as well as their staff during the COVID-19 pandemic. Please visit the Office Closings and Emergencies link for the most up-to-date information about office closings.

Although the Social Security offices are currently closed to walk-in visitors, there are, fortunately, still options for enrolling in Medicare online. These options have been expanded in recent months with a revamped and improved enrollment tool for signing up for Medicare Part B.

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If you are already getting Social Security benefits, or Railroad Retirement Benefits, you will automatically be enrolled in Original Medicare Part A and Part B. The effective date will be the first of the month you turn 65. If your birthday falls on the 1st of the month, then your Medicare benefits will start on the first day of the previous month. If you are under 65 and disabled, you will automatically get

Part A and Part B if you have gotten disability benefits from Social Security (or from the RRB) for at least 24 months. If you have ALS, youâ??ll get Part A and Part B automatically the month your Social Security disability benefits begin. Note: If you are a resident of Puerto Rico or reside abroad, you will not get Part B automatically and must apply for it.

You should sign up for Medicare online:

- If you are in your **IEP** (**Initial Enrollment Period**), you can sign up three months before your 65th birthday
- During the â??**General Enrollment Period**â?• â?? If you havenâ??t enrolled in Medicare Part B during your initial enrollment period, you can still sign up each year from **January 1 through March 31**. Your coverage will start **July 1** of the year in which you enroll.
- If you are in a **Special Enrollment Period (SEP) â??** you may enroll for Part B:
  - in any month you remain covered under the group health plan and your, or your spouseâ??s, employment continues (in other words, while you or your spouse are still working); or
  - in the 8-month period commencing with the month after your group health plan coverage or your or your spouseâ??s employment ends, whichever comes first.

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What are the benefits of signing up for Medicare online?

- You do not have to make an appointment at your local Social Security office (during the COVID pandemic, Social Security offices are not seeing walk-in visitors). During busy times of the year, your wait to get in to see someone may be up to 3 or 4 weeks;
- The application online process can be started immediately;
- You can save your application and go back to it later, without losing any of your information;
- You can sign up in the comfort of your own home, using your own computer;
- You will save time and money by not having to travel to your local Social Security office.
- You can rest assured that the technology used to input your personal information is secure.

Here are some tips that will help you complete your online application:

- Prior to enrolling online, go to the â??Checklist for Online Applicationsâ?• at www.ssa.gov/hlp/isba/10/isba-checklist.pdf. This information will help you to prepare for the process
- Visit www.socialsecurity.gov/medicare/apply.html and choose â??Apply for Medicare Only.â?•
- If you need further information, click on â??Related Informationâ?•.
- The normal application process online usually takes from 10 to 30 minutes to complete.
- Click on â??Submit Nowâ?• and your application will electronically go to Social Security.

Once you have submitted your application, a receipt will be generated which you can print for your records. You will then be assigned an application number that will be necessary in case you want to check the status of your application. During the review process, if clarification is needed, including additional documentation, Social Security will contact you. A letter will be sent to you by mail with the decision (usually 7-10 days). Then, within 3-4 weeks, your Medicare card will arrive.

Although Social Security offices are not providing service to walk-in visitors, they are still available by phone. You can call your local office by using the Field Office Locator, under â??Social Security Office

Informationâ?•. Alternatively, you can call the toll-free national number at 1-800-772-1213. If you are hard of hearing or deaf, the TTY number is 800-325-0778. A staff member is available from 7:00 am to 7:00 pm, Monday through Friday.

At this time, Social Security is requesting that you should access their online services before reaching out by phone. That said, itâ??s understandable that if you donâ??t have a computer or are not computer savvy, you can always call them! Otherwise accessing their online services is the most practical way to contact them. Some advantages of using the online system are:

- Applying for benefits
- Getting useful information
- Find publications
- Get the answers to FAQs

You can create a **My Social Security account,** which will give you additional options, i.e. review your Social Security statement, verify earnings, print a Benefit Verification Letter, or modify your direct deposit information. If you need a replacement Medicare card or Social Security card (if there are no changes and your state participates), or a duplicate SSA-1099/1042S, you can request those as well.

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Important note: If you are enrolling in Medicare Part B for the first time, that generates your initial open enrollment window for Medicare Supplement (Medigap) and Medicare Advantage plans as well. It is crucial to be aware of this and not miss any deadlines for enrolling.

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insurance agency for people turning 65 and going on Medicare. If you have any questions about this information, you can contact us online or call us at 877.506.3378.

Category

1. Going on Medicare
2. Medicare current events

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