When Should I Apply for Medicare?

Description

One of the questions you may have if you are turning 65 in the next year is â??when should I apply for Medicare?â?• The answer to that question depends on your situation, but weâ??ve covered those various situations in this article.

First off, if you are already receiving Social Security Benefits, then you will be automatically enrolled in Medicare, Parts A and B. You should receive a Medicare card automatically around 3 months before the first day of the month you turn 65.



If you donâ??t get retirement benefits yet, then there are certain times when you can enroll in Medicare. You can sign up for **Medicare Part A** (Hospital Insurance), which covers inpatient hospital care, skilled nursing facility care, hospice care, and home health care and **Medicare Part B** (Medical Insurance), which covers services from health care providers, outpatient care, home health care, durable medical equipment, and some preventive services/screenings, including certain vaccines and cancer screenings.

You should sign up for Part A when you turn 65, unless you pay contributions to an HSA account or will have to pay a premium for Part A. Most people have a premium-free Part A. You should also sign up for Part B, unless you have your health insurance through an employer (or your spouseâ??s employer) and you want to keep that insurance. There are some instances where when you turn 65, your employer (or spouseâ??s employer) will automatically drop you from your current health plan and make it mandatory for you to enroll in Medicare.

Timing is only one part of the decision. Our Medicare enrollment guide for turning 65 explains how your enrollment window connects to Medigap, Part D, Medicare Advantage, and late penalties.

Here are the facts laid out in a simple fashion easy enough for you to decipher and understand. You can apply for Medicare Parts A and B during your:

1. **Initial Enrollment Period (IEP)**

The IEP starts 3 months before your 65th birthday and continues 3 months following your birthday (including your birthday month) for a total of 7 months. Hint: There is a Medicare Eligibility and Premium Calculator available on Medicare.gov/eligibilitypremiumcalc, where you can find out when your Initial Enrollment Period starts. Or you can call 1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048).

2. **General Enrollment Period**

If you donâ??t sign up for Medicare Part B during your initial enrollment period, you can still enroll each year during a â??general enrollment periodâ?• from January 1 through March 31. Your coverage will not start until July 1 of the year in which you enroll.

Please note that if you do not enroll in Medicare Part B during one of the two enrollment periods mentioned above, you may be subjected to paying a **late enrollment penalty** for as long as you have Part B coverage. Your premium will increase by 10 percent for each 12-month period you were eligible for Part B, but didnâ??t sign up for it, unless you qualify for a Special Enrollment Period (see below).

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3. **Special Enrollment Period (SEP)**

If you currently have health insurance coverage with either yours or your spouseâ??s current employment under a group health plan, you can delay signing up for Medicare Part B at age 65.

This SEP will let you 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.

How Do I Apply for Medicare?

- By phone â?? You can call the Social Security Administration at **1-800-772-1213** from 7 a.m. to 7 p.m. Monday through Friday. If you are deaf or hard of hearing, call TTY **1-800-325-0778**.
- In person â?? You can go in person to your local Social Security office. It is recommended that first call them to schedule an appointment.

- You can apply online at https://www.ssa.gov/benefits/medicare/. The whole process can take as little as 10 minutes to complete. By using Medicareâ??s online application, you will be saving your time and money by avoiding having to travel to your local Social Security office. You will receive an online receipt for submitting your application which you can safeguard for your records. In addition, you can monitor the status of your application online by inputting the confirmation number given to you upon submission.

If more information is needed or documents need to be verified, Social Security will contact you. Your decision will come in the form of a letter by U.S. mail.

Once your application is approved, the Centers for Medicare & Medicaid Services will send you a Welcome to Medicare packet in the mail enclosing your Medicare card. You will also receive the most current version of the Medicare & You handbook, with important information about your Medicare coverage choices.

Other Timelines to Know

In addition to knowing when to sign up for Medicare itself, it is also important to understand when you should sign up for other types of plans that you may want to go with Medicare, including Medigap plans, Medicare Advantage plans, and Part D plans.

Weâ??ve summarized that information for you below and included links to where you can find more detailed information on our website.

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Medigap Plans: You can sign up for a Medigap plan, in most situations, up to 6 months before your 65th birthday month. Or, if you are already over 65, you can sign up for a plan up to 3 months in advance of when you want it to start. Medigap Open Enrollment

Medicare Advantage Plans: If you are turning 65, you can sign up for a Medicare Advantage plan during the three months before the month that you turn 65 and up to 3 months after the month you turn 65 (7 month initial enrollment window). If you are already over 65, you can usually only sign up for a plan during the annual election period (Oct 15-Dec 7 each year). Medicare Advantage plans

Part D Plans: Part D (the prescription drug part of Medicare) allows you to sign up for a plan up to 3 months before the month that you turn 65 through 3 months after the month that you turn 65 (7 month initial enrollment window). If you are already over 65, you can usually only sign up for a plan during the annual election period (Oct 15-Dec 7 each year). Part D Enrollment

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pendent Medicare 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.

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