

Medicare Enrollment Quick Guide

Turning Insight into Action.

As educators first and foremost, we'd like to provide you with a few common scenarios that soon-to-be Medicare enrollees find themselves in. Identifying your specific set of circumstances from the list below is important, as it will help focus your Medicare decision-making process. You are always welcome to [contact us with any questions](#) you have, free of charge.

☐ If you are turning 65 and collecting Social Security:

Your Medicare card with Parts A and B will be mailed to you automatically. Your effective dates will be on the first day of your birth month. There is nothing you need to do.

☐ If you are turning 65 and not collecting Social Security:

You will need to manually apply for Medicare benefits with the Social Security Administration. In order for benefits to begin when you turn 65, you will want to apply about 60–90 days prior to the month of your birthday.

☐ If you are turning 65 and still working (with employer coverage):

Compare your existing coverage with what is available with Medicare. Contact your company's benefits administrator and ask them how their health coverage interacts with Medicare and what your share of the costs will be. Although your employer-based coverage may be more familiar, it isn't always the most cost effective.

☐ If you are turning 65 and on an individual (ACA) plan:

Enroll in Medicare when you become eligible. Subsidies for ACA plan premiums are invalid once you become Medicare eligible, so costs may increase substantially. In addition, failure to sign up for Medicare at age 65 may result in a Part B late enrollment penalty when you ultimately do receive Medicare. Be sure to contact your existing ACA plan and cancel coverage the month prior, after you've received confirmation of your enrollment in Medicare.

☐ If you are over 65 and ready for Retirement:

Enroll in Medicare 60–90 days before you need Medicare to begin. Social Security will require documentation from your employer showing you've had no gaps in health coverage dating back to when you turned 65. For this reason, in person application is advised for this situation.

☐ If you are under 65 and on disability:

Enrollment in Medicare is automatic 24 months after disability benefits begin. No action is required.

To contact the Social Security Administration: visit www.ssa.gov or call 1-800-772-1213.