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How to Enroll in Medicare if you are Turning 65

Most people become eligible for Medicare when they turn 65. Your Medicare enrollment steps will differ depending on whether or not you are collecting retirement benefits when you enter your Initial Enrollment Period (IEP), (The seven months surrounding your 65th birthday- 3 months before, the month of and the 3 months following).

- If you are receiving Social Security retirement benefits or Railroad Retirement benefits, you should be automatically enrolled in both Medicare Part A and Part B.
- If you are not receiving Social Security retirement benefits or Railroad Retirement benefits, you will need to actively enroll in Medicare by contacting the Social Security Administration.

If you are eligible for automatic enrollment, you should not have to contact anyone. You should receive a package in the mail three months before your coverage starts with your new Medicare card. There will also be a letter explaining how Medicare works and that you were automatically enrolled in both Parts A and B. If you get Social Security retirement benefits, your package and card will come from the Social Security Administration (SSA). If you get Railroad Retirement benefits, your package and card will come from the Railroad Retirement Board.

Typically, you should not turn down Part B unless you have insurance based on your or your spouse's current work (job-based insurance). If you do not have job-based insurance and you turn down Part B, you may incur a premium penalty if you need to sign up for Medicare coverage in the future. Also, if your job-based insurance will pay secondary after you become eligible for Medicare, you should consider enrolling in Medicare in order to have primary coverage and pay less for your care.

If you are 65 but are not receiving Social Security retirement benefits or Railroad Retirement benefits, you will need to actively enroll in Medicare.

Signing up for Medicare

Follow the steps below if you need to actively enroll in Medicare.

If you decide to enroll in Medicare during your Initial Enrollment Period, you can sign up for Parts A and/or B by:

- Visiting your local Social Security office
- Calling Social Security at 800-772-1213
- Mailing a signed and dated letter to Social Security that includes your name, Social Security number, and the date you would like to be enrolled in Medicare
- Or, by applying online at www.ssa.gov

If you are eligible for Railroad Retirement benefits, enroll in Medicare by calling the Railroad Retirement Board (RRB) or contacting your local RRB field office.

Keep proof of when you tried to enroll in Medicare, to protect yourself from incurring a Part B premium penalty if your application is lost.

- Take down the names of any representatives you speak to, along with the time and date of the conversation.
- If you enroll through the mail, use certified mail and request a return receipt.
- If you enroll at your local Social Security office, ask for a written receipt.
- If you apply online, print out and save your confirmation page.

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