PACIFIC COMPASS
GUIDANCE FOR LIFE'S NEXT CHAPTER.

TURNING 65 · STEP-BY-STEP GUIDE

How to sign up for Medicare Part A and Part B

A plain-English checklist. The sign-up itself is free and happens with Social Security, not with an insurance company. Most people can finish it online in one sitting.

When to sign up

Your 7-month Initial Enrollment Period starts 3 months before the month you turn 65 and ends 3 months after it. Coverage always starts on the first of a month:

If you sign up for Part B…	Coverage starts…
In the 3 months before your birthday month	The month you turn 65 (no gap)
In your birthday month, or the 3 months after	The month after you sign up

Premium-free Part A starts the month you turn 65 (the month before, if your birthday is on the 1st). Miss the window without current-employer coverage, and a Part B late penalty can last for as long as you have Part B. Source — Medicare.gov, When does Medicare coverage start?

1 STEP

Find out if you'll be signed up automatically

If you're getting Social Security or Railroad Retirement benefits at least 4 months before you turn 65, you'll get Part A and Part B automatically. Medicare mails a welcome package with your card about 3 months before your coverage starts. If that's you, skip to Step 5.

- Not getting those benefits yet? Then you need to sign up yourself. Keep going.

Source — Medicare.gov — Getting Social Security benefits before 65

2 STEP

Decide: Part A and Part B now, or Part A only

Most people sign up for both during their 7-month window. If you (or your spouse) are still working and covered by that current employer's health plan, you may be able to take Part A only and delay Part B without a penalty. Check with your benefits office first; the rules depend on the employer.

- COBRA, retiree coverage, VA coverage and individual plans don't count as current-employer coverage.
- Contributing to an HSA? You can't contribute once Part A starts, and Part A taken after 65 can be backdated up to 6 months.

Source — Social Security — Sign up for Part B only; Medicare.gov — When does coverage start?

3 STEP

Gather what you'll need (about 5 minutes)

For a Medicare-only application, Social Security asks for:

☐ Your Social Security number
☐ Where you were born (city, state, country)
☐ Start and end dates of any current group health plan, yours or your spouse's (your HR office has these)
☐ Start and end dates of any group health plan you've had since turning 65
☐ To apply online: a free my Social Security account (you can create it as you go)

Source — Social Security — Sign up for Medicare

4 STEP — Apply with Social Security: pick one way

Apply in the 3 months before your birthday month, so coverage starts the month you turn 65.

- Online: ssa.gov/medicare/sign-up. Choose Medicare only, or Medicare plus retirement benefits.
- Phone: 1-800-772-1213 (TTY 1-800-325-0778), Monday–Friday, 8 a.m.–7 p.m. Mornings and later in the week are usually quicker.
- In person: your local Social Security office. Call ahead for an appointment.
- Worked for a railroad? Call the Railroad Retirement Board at 1-877-772-5772 instead.

Source — Social Security — Sign up for Medicare; Contact us by phone; RRB.gov

5 STEP — After you apply

Social Security says you'll get a letter within about 30 days with a decision or a request for more information. Then your Medicare card arrives.

- Check your application status in your my Social Security account, or call 1-800-772-1213.
- Birthday month getting close and no card or letter yet? Call Social Security rather than waiting.
- When your card arrives, check that it shows the parts you expected.

Source — Social Security — Contact us by phone

Special situations

Signing up for Part B later, when work coverage ends

You can sign up any time while you still have current-employer coverage, or within 8 months after the job or the coverage ends, whichever comes first. You'll need two forms: CMS-40B (Application for Enrollment in Medicare Part B) and CMS-L564 (Request for Employment Information), which your employer fills out. Apply online at Social Security and upload them, or fax or mail them to your local office.

Source — Social Security — Sign up for Part B only; SSA publication EN-05-10012

Missed your window and have no current-employer coverage?

You can sign up during the General Enrollment Period, January 1 – March 31 each year. Coverage starts the month after you sign up, and you may pay a monthly late enrollment penalty for as long as you have Part B.

Source — Medicare.gov — When does Medicare coverage start?

Social Security
1-800-772-1213 · TTY 1-800-325-0778
Mon–Fri, 8 a.m.–7 p.m. · ssa.gov/medicare

Railroad Retirement Board
1-877-772-5772
rrb.gov

Medicare
1-800-633-4227 · TTY 1-877-486-2048
24/7 · Medicare.gov

After Part A and Part B: your next decisions

Part A and Part B are the foundation. Next come choices like drug coverage, a Medicare Supplement or a Medicare Advantage plan, and extras like dental and vision. One date matters a lot: your 6-month Medigap Open Enrollment Period starts the month your Part B begins, and during it a Medicare Supplement insurer can't turn you down or charge more because of your health.

Want to talk it through? Ben Chaib, licensed agent, by phone or video, no obligation: **619-400-3809** · **pacificcompassinsurance.com**

We are not connected with or endorsed by the United States government or the federal Medicare program. This guide is general education only and is not insurance advice, a plan recommendation, or an offer of coverage. Pacific Compass does not enroll anyone in Part A or Part B; that sign-up is done with Social Security (or the Railroad Retirement Board).

We do not offer every plan available in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

For official Medicare information, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227), TTY 1-877-486-2048, 24 hours a day, 7 days a week.

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