

## **MEDICARE – FILING FOR BENEFITS**

Thank you for contacting us. Our goal is to assist you throughout the Medicare application process by offering clear information and guidance. Please be aware that while we can provide instructions on how to apply for benefits, we are not authorized to submit applications on your behalf. You must complete the application yourself. If you need further assistance, you may consider asking a family member or visiting your local Social Security Office for additional support.

### **Turning Age 65**

Individuals who have recently reached the age of **65** are advised to enroll in both Part A and Part B, as automatic enrollment is not guaranteed.

- There is a 7-month enrollment period, which begins three months prior to your 65th birthday and concludes three months after.
- (For instance: If your 65th birthday falls on January 1st, submitting your application by October 1st will ensure benefits commence on January 1st.)

***NOTE: Applying less than three months before your birthday may result in a delayed effective date for coverage. It is highly recommended to apply at least three months in advance whenever possible.***

### **Delaying Part B Coverage (Due to Other Group Coverage)**

If you are considering postponing enrollment in Part B at your normal retirement age because you are still employed, this is a valid option. However, it is important to ensure that you remain covered in an eligible plan—such as a group plan with 20 or more employees—to avoid penalties assessed by the SSA for any months without qualifying coverage.

#### **Considerations Before Delaying Part B Coverage After Age 65:**

- Small group coverage provided by employers with fewer than 20 employees may not meet the criteria for creditable coverage under SSA/Medicare guidelines.
- Upon reaching age 65, a sudden loss of group coverage, such as from a layoff, can result in a gap in insurance. Please note that COBRA and/or Healthcare.gov may not fulfill SSA/Medicare requirements for eligible group coverage.
- You will want to delay terminating your current coverage, until after confirmation of approval from SSA/Medicare.
- If in the event of a sudden loss of coverage, (i.e., due to layoff), you may experience a break in coverage, due to COBRA and/or Healthcare.gov may fail to meet SSA/Medicare eligibility standards.

**NOTE: Penalties may apply for any breaks in coverage after age 65 for any duration without coverage from an eligible group plan, including Medicare Parts A, B, and D.**

**[START YOUR APPLICATION FOR PART A AND/OR PART B](#)**: To initiate your application, please visit the official Medicare website and follow the **link provided below (highlighted in yellow)**. You will be redirected to the SSA/Medicare System to complete the necessary steps:

Click here to Apply for Benefits..... **[Ready to sign up for Part A & Part B | Medicare](#)**

Applicants may choose to submit their application online, or download, print, and complete the paper form. Completed forms can be submitted in person at your local Social Security Office, sent by fax, or mailed to the address indicated in the document.

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**[CHECK THE STATUS OF YOUR APPLICATION](#)**: Once you file for benefits it can take up to 3 months to receive a final determination. In some cases, it can be longer, depending on the situation. **Click on the link below, (highlighted in yellow)** you will be redirected to the SSA/Medicare System to complete the necessary steps:

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Click here to Check the Status.... **[Check application or appeal status | SSA](#)**

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Once approved for both Part A and Part B, you can now contact an Agent/Agency to get assistance with the selecting a Medicare Plan (See **[“TIPS-FOR-CHOOSING-AN-AGENT.pdf”](#)**) for tips on what to look for or Click on this link to view information regarding **[“MEDICARE-PLAN-OPTIONS-FOR-CONSIDERATION.pdf”](#)**.

For inquiries related to the application process or eligibility, please contact the **SSA/Medicare Office** at **800-772-1213**.