

APPLYING FOR MEDICARE BENEFITS

Turning Age 65

Individuals approaching age 65 should review their eligibility and enrollment requirements for Medicare Part A and Part B. Automatic enrollment is not guaranteed for everyone.

The Initial Enrollment Period is a seven-month period that:

- Begins three months before the month you turn 65
- Includes the month you turn 65
- Ends three months after the month you turn 65

Note: If your 65th birthday is January 1, applying by October 1 may allow your Medicare coverage to begin on January 1, provided you meet all applicable eligibility requirements.

Important: Applying fewer than three months before your 65th birthday may result in an effective later coverage date. If possible, it is recommended that you apply at least three months before you turn 65.

Delaying Part B Because of Other Group Health Coverage

Some individuals may choose to delay enrollment in Medicare Part B if they continue working and have qualifying group health coverage through their own employment or their spouse's current employment.

Depending on your circumstances, qualifying coverage may include:

- Employer group health coverage through current employment
- Coverage through a spouse's current employment
- Certain union-sponsored group health plans
- Certain coverage related to active military service

Retiree coverage, COBRA coverage, and individual coverage obtained through the Health Insurance Marketplace may not provide the same enrollment protection as active Employer group health coverage. Before delaying Part B, confirm how your coverage affects your Medicare enrollment rights and potential late enrollment penalties.

When qualifying employer group coverage or employment ends, you may generally have an eight-month Special Enrollment Period to enroll in Part B. The applicable enrollment period and eligibility

requirements can vary, so contact the Social Security Administration for guidance based on your specific circumstances.

Important: To avoid potential late enrollment penalties, make sure your coverage qualifies before delaying Medicare Part B. Keep documentation of your employer or group health coverage and confirm the applicable rules directly with the Social Security Administration or Medicare.

Considerations Before Delaying Part B After Age 65

Before deciding to delay Medicare Part B until retirement, consider what could happen if your employer-sponsored coverage ends unexpectedly because of a layoff, involuntary termination, or another change in employment.

You may experience a gap in coverage if:

- Your employer-sponsored coverage ends before you enroll in Medicare
- You rely on COBRA, which may not be treated the same as coverage through current employment for Medicare enrollment purposes
- You rely on individual coverage through HealthCare.gov or another private health insurance policy

A gap in qualifying coverage may affect your eligibility for a Special Enrollment Period and could result in late enrollment penalties for Part B. Prescription drug coverage should also be reviewed to determine whether it is considered creditable coverage for Part D purposes.

Late enrollment penalties may continue for as long as you have Medicare coverage. The rules can be complex, so contact the Social Security Administration or Medicare before deciding about delaying enrollment.

Ready to Apply for Medicare?

Whether you are turning 65, have Medicare due to a disability, or previously delayed Part B because of employer coverage and are now ready to enroll, you must apply directly through the Social Security Administration.

Ready to start: Visit [Ready to sign up for Part A & Part B | Medicare](#) to access official Medicare and Social Security enrollment information.

Below are three (3) mechanisms by which to apply:

Apply electronically: Complete and submit the application online.

Submit a written application: Download, print, and complete the appropriate form. The Social Security Administration will provide instructions regarding available submission methods, which may include fax, mail, or delivery to a local Social Security office.

Local Application Assistance: If you need help with the application process or have questions about your enrollment, contact the Social Security Administration at **1-800-772-1213**. A representative can help you locate the appropriate Social Security office and provide information about available assistance.

Important: For questions about your eligibility, enrollment period, application, or coverage effective date, contact the Social Security Administration directly at 1-800-772-1213.

Check Your Application Status

Processing times vary. Some applications may take approximately three months or longer to process, depending on the circumstances.

To check the status of your application or appeal, visit: [Check application or appeal status | SSA](#)

Once your Medicare Part A and Part B enrollment has been approved, you may contact a licensed insurance agent or agency for assistance reviewing Medicare plan options.

To learn more, review visit: [MEDICARE-PLAN-OPTIONS](#)

We are pleased to provide general information and guidance throughout this process. For official eligibility, enrollment, application, and coverage questions, please contact the Social Security Administration or Medicare directly.

Important: Please be aware that, Medicare rules, plan changes, benefits, provider networks, costs, and deadlines may change. Always confirm your personal enrollment options and effective date with a licensed insurance professional or visit [Medicare.gov](#) or call 1-800-MEDICARE (1-800-633-4227).

65 BENEFIT OPTIONS 4 U, LLC

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TPMO Statement: We do not offer every plan that may be available in your area. We represent all the major healthcare organizations which, depending upon your zip code, may offer one (1) or more products in your area. Please visit [Medicare.gov](https://www.Medicare.gov) or phone 1-800-MEDICARE to obtain information on all your options.