

MEDICARE

WHEN CAN YOU ENROLL

Initial Enrollment

When you turn 65: - You have a 7-month period – starting 3 months before 65th birthday month and ending 3 months afterward.

If you sign up	Coverage begins
The 3 months before turning 65	The month you turn 65
The month you turn 65	1 st of the next month
1-3 months after turning 65	1 st of the next month

Disability

Medicare begins the 25th month after eligibility in Social Security Disability.

Older than 65 and leaving coverage from employer or union

After employer coverage ends you have:

- 8 months to enroll in Medicare
- 2 months to join a Medicare Advantage or Prescription Drug Plan

Annual Open enrollment (October 15 – December 7)

- You can switch from Medicare Advantage to Original Medicare or vice versa.
- You can switch from one Medicare Advantage plan to another.
- You can switch from one Part D prescription plan to another. You can also initially enroll in a Part D plan during this period.

Medicare Advantage open enrollment (January 1 – March 31)

If already enrolled in a Medicare Advantage plan, you can:

- Switch to a different Medicare Advantage plan.
- Switch to Original Medicare and enroll in a Part D plan.

Only one plan change is allowed during this period.

General Medicare Enrollment

If you miss your Initial Enrollment Period, you can enroll during Medicare's General Enrollment Period (January 1–March 31). Coverage begins the month after signing up.

HOW TO ENROLL IN MEDICARE

The fastest way is to apply through Social Security - www.ssa.gov:

You will first have to establish your identity through either Login.gov or ID.me. However, if you created a MySocialSecurity.gov account prior to September 18, 2021, you could sign in using your social security username.

Click on “Sign up for Medicare”

You can enroll in both Medicare Parts A & B. If you previously enrolled in Medicare Part A and now want to enroll in Medicare Part B, you can apply one of these 2 ways:

On line application:

- ☐ You will need your Medicare number, address, phone # & Email address before starting.
- ☐ Complete the form shown on SSA.gov including documentation verifying your employer-provided insurance. As proof of group health coverage, scan one of these documents and attach to the application:
 - pay stubs showing health insurance deductions
 - W-2's that show pre-tax medical contributions
 - Explanation of Benefits for claims paid by the insurance plan.

Mail or fax your application:

- ☐ Complete [CMS 40B Application for Enrollment in Medicare part B](#). Indicate “I want Part B coverage to begin (MM/YY)” in the remarks section to indicate your preferred start date.
- ☐ Complete [CMS-L564 Request for Employment Information](#). Complete a form for each employer since you've turned 65.

□ Have your employer fill out Section B of this form and fax or mail these 2 forms to your local Social Security office. The fax number for Allen County is 1-833-902-2674. You can locate your county's fax number or address at: ssa.gov/locator/ .

□ The above 2 CMS forms are downloadable from the Social Security site.