



Getting Medicare before you get your Full Social Security Retirement Benefits

In the past, people generally got **both** Social Security retirement benefits **and** Medicare coverage starting at age 65. **The eligibility age to get Medicare has not changed.** However, the age to get full Social Security retirement benefits (called your “Full Retirement Age”) has changed for some people. It now depends on the year you were born, and some people don’t get full retirement benefits until age 67.

To find out when you will reach your full retirement age and how that affects your Social Security retirement benefits, visit www.socialsecurity.gov on the web. You can also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Will I be contacted about enrolling in Medicare Part A, Part B, and Part D?

If you are already getting Social Security retirement benefits before you turn age 65 you will automatically get Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). You will receive a Medicare Initial Enrollment Period package 3 months before your 65th birthday.

If you aren’t eligible for full Social Security retirement benefits at age 65, and you aren’t getting Social Security benefits, you can still get your full Medicare benefits (including premium-free Part A) at age 65, but you must contact Social Security to sign up. You won’t get Medicare information sent to you automatically. If you are close to age 65 and aren’t getting Social Security benefits yet, you can sign up for the following:

- Premium-free Part A as early as 3 months before the month you turn age 65. Coverage will begin at age 65, unless you wait until more than 6 months after you turn age 65 to apply.
- Part B as early as 3 months before the month you turn age 65. See below.
- Part D (Medicare prescription drug coverage) 3 months before you turn age 65 to 3 months after you turn age 65.



What do I need to know about the enrollment period for Part A?

If you sign up for Part A after you turn age 65, your Part A start date can be made retroactive for up to 6 months.

What do I need to know about the enrollment period for Part B?

Your Initial Enrollment Period begins 3 months before the month you turn age 65. It lasts until 3 months after the month you turn age 65 (a total of 7 months). If you want Part B coverage to begin the month you turn age 65, you must sign up for it during the first 3 months of your Initial Enrollment Period. If you wait until you are age 65, or sign up during the last 3 months of your Initial Enrollment Period, your Part B start date will be delayed. If you enroll the month you turn age 65, your Part B coverage will start the following month. If you enroll the month after you turn age 65, your coverage will start 2 months after you enroll. If you enroll 2 or 3 months after you turn age 65, you won't get Part B until 3 months after the month you enroll.

Unless you or your spouse are still working, if you don't sign up for Part B during your Initial Enrollment Period, you may only be able to sign up during the General Enrollment Period. The General Enrollment Period runs from January 1—March 31 each year. Your Part B coverage will begin on July 1 of the year you sign up. You may also have to pay a penalty for your Part B premium if you don't sign up during your Initial Enrollment Period. There are options in how you can get your Part B coverage. Be sure to visit our Medicare Options Compare tool on www.medicare.gov to see what's available in your area.

What do I need to know about the enrollment period for Part D?

You may have to pay a penalty on your monthly premium if you don't enroll in Part D during this 7-month period.

Where do I go to apply for Medicare benefits?

If you aren't getting Social Security benefits, and you won't be getting them at age 65, you must contact Social Security to apply for Medicare benefits. See below. If you are already getting Social Security benefits, and you are entitled to premium-free Part A, you won't have to do anything. Social Security will enroll you in both Part A and Part B automatically. You will have to tell them if you don't want to keep Part B, which requires a premium.



If I want Medicare at age 65, when should I contact Social Security?

If you want your Medicare coverage to begin when you turn age 65, you should contact Social Security during the 3 months before your 65th birthday. If you wait until your 65th birthday or later, your Part B coverage will be delayed.

I am age 65, still working, and covered by a group health plan. When should I enroll in Medicare?

If you are covered by a group health plan based on your own or your spouse's current employment, you may be able to delay signing up for Part B during your Initial Enrollment Period and enroll later during a Special Enrollment Period. This means you may sign up for Part B any time while you are covered by a group health plan based on your own or your spouse's current employment or during the 8-month period following the last month of employment or coverage by the health plan, whichever occurs first. People who sign up for Part B during the Special Enrollment Period usually don't pay a penalty. You may want to enroll in premium-free Part A when you turn age 65, but wait to sign up for Part B (since you will have to start paying premiums). To find out the best time for you to enroll in Part B, call Social Security or your benefits administrator.

How does the full retirement age affect how I pay my Medicare Part B premium?

If you are getting Social Security benefits, the Part B premium is taken out of your monthly Social Security payment. If you don't get full Social Security benefits yet, Medicare will send you a bill for your Part B premium every 3 months. If you don't get your bill by the 10th of the month, call Social Security.

How do I get more information?

- Visit www.socialsecurity.gov on the web.
- Call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.
- Visit www.medicare.gov on the web.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.