

# Deciding Whether to Enroll in Medicare Part A and Part B When You Turn 65

## How will this Fact Sheet help me?

As you near age 65, you have to make several important decisions about your Medicare coverage. These decisions can be confusing and can take some time to make. This fact sheet will help you:

- 1** Determine your Initial Enrollment Period
- 2** Decide whether to enroll in Medicare Part A and Part B when you turn 65
- 3** Find out how to sign up for Medicare Part A and Part B (or opt out of Part B)

**NOTE:** This fact sheet provides information that may be helpful in making decisions about enrolling in Medicare. However, it may not address your specific situation. If your situation is not included, or you have questions about enrolling in Medicare, please contact your employer or Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

### My Medicare Initial Enrollment Period

Go to the Medicare Eligibility and Premium Calculator to find out when your Initial Enrollment Period is.



My initial enrollment period is from

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

to \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## 1 Determine your Initial Enrollment Period

There are only certain times when people can enroll in Medicare.

The first time you can enroll is called your "Initial Enrollment Period." Your 7-month Initial Enrollment Period usually begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

**TIP!** Go to the Medicare Eligibility and Premium Calculator to find out when your Initial Enrollment Period is. Visit [Medicare.gov/eligibilitypremiumcalc](https://www.medicare.gov/eligibilitypremiumcalc) or call **1-800-MEDICARE** (1-800-633-4227 or TTY 1-877-486-2048).

You should review the information in this fact sheet to help you decide whether to enroll in Part A and Part B during your Initial Enrollment Period. **It is best to make your decision at least 3 months before you turn 65.**

**2**

**Decide whether to enroll in Part A and Part B when you turn 65**

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**What are Medicare Part A and Part B?**

Medicare Part A is sometimes called “Hospital Insurance.” It helps cover inpatient hospital care, skilled nursing facility care, hospice care, and home health care.

▶ **Most people should enroll in Medicare Part A when they turn 65, even if they have health insurance from an employer.** This is because most people paid Medicare taxes while they worked and therefore do not pay a monthly premium for Part A. However, some people may want to consider delaying Medicare Part A until a later date, such as people who contribute to a Health Savings Account (HSA) or those who have to pay a premium for Part A.

Medicare Part B is sometimes called “Medical Insurance.” It helps cover services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services, including certain vaccines and cancer screenings.

▶ **Most people need to enroll in Part B when they turn 65. Only people who have health insurance from their (or their spouse’s) current employer may be able to delay enrolling in Part B.**

**How much will you pay for Medicare Part A and Part B?**

Medicare premiums vary depending on how long you (or your spouse) worked, when you first sign up for Medicare, and your current income.

▶ **Most people do NOT pay a monthly premium for Part A.** If you (or your spouse) worked and paid Medicare taxes **for long enough** (usually about 10 years), you won’t have to pay a premium for Part A. This is called “premium-free Part A.”

If you didn’t pay Medicare taxes **for long enough**, you can still get Part A but you may have to pay a monthly premium. This is called “premium Part A.”

▶ **Everyone pays a monthly premium for Part B.** The premium varies depending on your income and when you enroll in Part B. Most people will pay the standard premium amount.

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**TIP!** *If you are at least 64 years and 9 months old, you can get an estimate of how much you may pay for Part A and Part B by using the Medicare Eligibility and Premium Calculator. Visit [Medicare.gov/eligibilitypremiumcalc](https://www.medicare.gov/eligibilitypremiumcalc) or call **1-800-MEDICARE** (1-800-633-4227 or TTY 1-877-486-2048).*

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**My Medicare Premium Estimate**

*Use the Medicare Eligibility and Premium Calculator to get an estimate of your Medicare premiums and record the information below:*

**Part A**

I may get Part A for free (premium-free Part A)

I may need to pay a premium for Part A

**Part B**

*If I enroll in Part B when I turn 65, my Part B premium may be*

\$ \_\_\_\_\_.


### **Should I consider delaying enrollment in Medicare Part A and Part B?**

You should always contact your employer or union benefits administrator before delaying Part A and Part B to find out how your insurance works with Medicare. Your employer coverage may require that you enroll in Part A and Part B in order to get your full coverage.

**Before making your decision, read the situations below and on the next few pages and select the situation that applies to you:**

**I currently have health insurance from a previous employer (including COBRA or retiree health insurance)**

You should enroll in Part A and Part B when you turn 65.


 **WARNING:** *If you do not enroll in Part A and Part B during your Initial Enrollment Period, you will have to wait to sign up. This may cause a gap in your coverage and you may have to pay a lifetime late enrollment penalty—and that penalty increases the longer you wait.*

▶▶ **You have completed TASK 2. Go to TASK 3 on page 7.**

**I have TRICARE or CHAMPVA coverage**

Your decision to enroll in Part A and Part B depends on whether you are eligible for premium-free Part A:

*I am eligible for premium-free Part A:* You are required to enroll in both Part A and Part B to keep your TRICARE or CHAMPVA coverage.

 **WARNING:** *If you do not enroll in Part A and Part B during your Initial Enrollment Period, you will have to wait to sign up. This may cause a gap in your coverage and you may have to pay a lifetime late enrollment penalty—and that penalty increases the longer you wait.*

*I am NOT eligible for premium-free Part A:* Enrolling in Part A and Part B is optional. But, if you do not enroll during your Initial Enrollment Period, you will have to wait to sign up and you may have to pay a lifetime late enrollment penalty—and that penalty increases the longer you wait.

▶▶ **You have completed TASK 2. Go to TASK 3 on page 7.**

**Do I have a health savings account?**

Health savings accounts (HSAs) are a special kind of tax-deferred account available only to people who have a high-deductible health plan. HSAs are not the same as a flexible spending account (FSA) or health reimbursement account (HRA). If you aren't sure if you have an HSA, ask your benefits administrator or plan.

- I have an HSA
- I do not have an HSA

- I have health insurance based on my (or my spouse's) current employment, from an employer with 20 or more employees** (this includes those with Federal Employees Health Benefits (FEHB))

**NOTE:** If you have COBRA or retiree coverage, or if your employer gives you an amount of money to purchase health insurance, you do NOT have health insurance based on "current employment." If you have one of these types of insurance, you should find that situation in the fact sheet.

Your decision to enroll in Part A and Part B **depends on whether you have a high-deductible health plan with a health savings account (HSA):**

- I do NOT have a Health Savings Account (HSA)**

**Part A:** If you qualify for premium-free Part A, you should enroll in Part A when you turn 65. However, if you have to pay a premium for Part A, you can delay Part A until you (or your spouse) stop working or lose that employer coverage. You will NOT pay a penalty for delaying Part A, as long as you enroll within 8 months of losing your coverage or stopping work (whichever happens first).

**Part B:** You can delay Part B until you (or your spouse) stop working or lose that employer coverage. This allows you to save the cost of your Part B premium. It also allows you to postpone your one-time "Medigap open enrollment period" until a later time, when you may want to purchase this type of coverage.

You will NOT pay a penalty for delaying Medicare, as long as you enroll within 8 months of losing your coverage or stopping work (whichever happens first). You'll want to plan ahead and enroll in Part B at least a month before you stop working or your employer coverage ends, so you don't have a gap in coverage.

▶▶ **You have completed TASK 2. Go to TASK 3 on page 7.**

- I have a High-Deductible Health Plan AND a Health Savings Account (HSA)**

Once you enroll in any part of Medicare, you won't be able to contribute to your HSA. If you would like to continue making contributions to your HSA, you can delay both Part A and Part B until you (or your spouse) stop working or lose that employer coverage. You will NOT pay a penalty for delaying Medicare, as long as you enroll within 8 months of losing your coverage or stopping work (whichever happens first).

You should talk with your employer benefits manager about whether it makes sense to delay Part A and Part B.

**NOTE:** If you qualify for premium-free Part A, your coverage will go back (retroactively) up to 6 months from when you sign up. So, you should stop making contributions to your HSA 6 months before you enroll in Part A and Part B (or apply for Social Security benefits, if you want to collect retirement benefits before you stop working).

▶▶ **You have completed TASK 2. Go to TASK 3 on page 7.**

- I have health insurance based on my (or my spouse's) current employment, from an employer with fewer than 20 employees**

**NOTE:** *If you have COBRA or retiree coverage, or if your employer gives you an amount of money to purchase health insurance, you do NOT have health insurance based on "current employment." If you have one of these types of insurance, you should find that situation in the fact sheet.*

You should enroll in Part A and Part B when you turn 65. In this case, Medicare pays before your employer insurance. This means that Medicare is the primary payer for your health coverage.

▶▶ **You have completed TASK 2. Go to TASK 3 on page 7.**

- I have health insurance from the Health Insurance Marketplace or other private insurance not directly offered by my employer**

**NOTE:** *The Individual Health Insurance Marketplace is a place where people can go to compare and enroll in health insurance. In some states the Marketplace is run by the state and in other states it is run by the federal government. The Health Insurance Marketplace was set up through the Affordable Care Act, also known as Obamacare.*

If you're eligible for premium-free Part A, you should enroll in Part A and Part B when you turn 65.

If you have Marketplace coverage and you are getting the reduced premium or tax credit, it will stop once your Medicare Part A starts. You won't need this coverage once Medicare begins.


**!** **WARNING:** *If you are not eligible for premium-free Part A, you can choose to stay in the Individual Health Insurance Marketplace to get your coverage. That coverage may cost less. But if you choose to enroll in Medicare Part A and/or Part B later, you will have to wait to sign up and you may have to pay a late enrollment penalty—and that penalty increases the longer you wait.*

▶▶ **You have completed TASK 2. Go to TASK 3 on page 7.**

**I have Veterans Affairs (VA) coverage**

If you have *only* Veterans Affairs (VA) coverage, you should enroll in Part A and Part B when you turn 65.


If you also have coverage described in one of the situations above, you should use that situation to decide whether to enroll in Part A and Part B.

 **WARNING:** *If you do not enroll in Part A and Part B during your Initial Enrollment Period, you will have to wait to sign up and you may have to pay a lifetime late enrollment penalty—and that penalty increases the longer you wait.*

▶▶ **You have completed TASK 2. Go to TASK 3 on page 7.**

**I do NOT have health insurance**

You should enroll in Part A and Part B when you turn 65.

 **WARNING:** *If you do not enroll in Part A and Part B during your Initial Enrollment Period, you will have to wait to sign up and you may have to pay a lifetime late enrollment penalty—and that penalty increases the longer you wait.*

▶▶ **You have completed TASK 2. Go to TASK 3 on page 7.**

**3** Find out how to sign up for Medicare Part A and Part B  
(or opt out of Part B)

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Review the section that applies to your situation:

**I want BOTH Part A and Part B to start when I turn 65**

▶▶ *Go to PAGE 8.*

**I want to DELAY Part B, but START Part A when I turn 65**

▶▶ *Go to PAGE 10.*

**I want to DELAY BOTH Part A and Part B**

▶▶ *Go to PAGE 12.*

## **I want BOTH Part A and Part B to start when I turn 65**

### **How do I get Part A and Part B?**

Some people will be automatically enrolled in Part A and Part B; other people can only get Part A and Part B if they complete an application with Social Security. So you first need to figure out which applies to you.

### **Select the situation that applies to you:**

**I WILL be getting benefits from Social Security (or the Railroad Retirement Board (RRB)) at least 4 months before I turn 65:**

If you will get benefits from Social Security (or the RRB) at least 4 months before you turn 65, you do not need to do anything to get Part A and Part B. You will automatically get Part A and Part B starting the first day of the month you turn 65. (If your birthday is on the first day of the month, Part A and Part B will start the first day of the prior month.)


You'll get a "Welcome to Medicare" package and your Medicare card in the mail 3 months before your 65th birthday. This package includes a brochure about the Medicare program and your options for getting your Medicare coverage. (If you do not receive your Medicare card and package, contact Social Security.)

**NOTE:** *If you live in Puerto Rico or a foreign country, you'll get Part A automatically but you will need to enroll in Part B. To enroll in Part B, complete an Application for Enrollment in Part B (CMS-40B). To get the form and instructions in English or Spanish, visit [CMS.gov](https://www.cms.gov) and search for "CMS-40B." You can also contact your local Social Security or U.S. consulate office.*

**I WON'T be getting benefits from Social Security or the Railroad Retirement Board (RRB) at least 4 months before I turn 65:**

If you aren't getting benefits from Social Security (or the RRB) at least 4 months before you turn 65, you will need to submit an application with Social Security to get Part A and Part B. If you want your Part A and Part B coverage to start when you turn 65, sign up during the 3 months before you turn 65. Sign up by:

- Applying with Social Security online at [SocialSecurity.gov](https://www.SocialSecurity.gov), visiting your local Social Security office, or calling Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.
- Calling RRB, if you worked for a railroad, at 1-877-772-5772. TTY users should call 1-312-751-4701.


 **WARNING:** *If you wait until the month you turn 65 (or the 3 months after you turn 65) to enroll, your Part B coverage will be delayed. This could cause a gap in your coverage.*



**What do I need to do after I am enrolled in Part A and Part B?**

Once your Part A and Part B starts, you will have health coverage under “Original Medicare.” Because Original Medicare does not cover all of your health care expenses, you should consider whether you need additional coverage.

Some people get additional coverage from employer or retiree insurance. But there are additional types of insurance available to people who have Part A and Part B, including Medicare supplement insurance (Medigap), Medicare Advantage Plans, and Medicare prescription drug coverage. You can go to the Medicare web site at Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227) to learn more about these types of insurance. TTY users should call 1-877-486-2048. You can also contact your State Health Insurance Assistance Program (SHIP); call 1-800-MEDICARE to get the number for your SHIP.

 **WARNING:** *There are only certain periods when you can enroll in this additional insurance and these enrollment periods vary for the different types of insurance. It is best to decide what additional coverage you want while you are still in your Initial Enrollment Period. This will give you the most options.*

▶▶ **You have completed Task 3. Welcome to Medicare!**

### **I want to DELAY Part B, but START Part A when I turn 65**

**NOTE:** *If you don't get Part B when you are first eligible, you may have to pay a lifetime late enrollment penalty. However, you may not pay a penalty if you delay Part B because you have coverage based on your (or your spouse's) current employment.*

#### **How do I delay Part B and get Part A?**

Some people will be automatically enrolled in Medicare but can choose to delay their Part B coverage. Other people can only get Medicare if they complete an application with Social Security. So you first need to figure out which applies to you.

#### **Select the situation that applies to you:**

**I WILL be getting benefits from Social Security (or the Railroad Retirement Board (RRB)) at least 4 months before I turn 65:**

Unless you contact Social Security, you will automatically get BOTH Part A and Part B starting the first day of the month you turn 65. (If your birthday is on the first day of the month, Part A and Part B will start the first day of the prior month.)

If you want to delay your Part B coverage, you must refuse Part B before your Medicare coverage has started. You have two options for refusing Part B:

1. Follow the instructions that come with the card and send the card back. If you keep the card, you are keeping Part B and will pay Part B premiums.
2. Contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

**NOTE:** *If you live in Puerto Rico and are already receiving benefits from Social Security (or the Railroad Retirement Board (RRB)) at least 4 months before you turn 65, you automatically get only Part A. So you do not need to do anything if you want to start Part A and delay Part B.*

**I WON'T be getting benefits from Social Security or the Railroad Retirement Board (RRB) at least 4 months before I turn 65:**

If you aren't getting benefits from Social Security (or the RRB) at least 4 months before you turn 65, you will need to submit an application with Social Security to get Part A. Sign up by:


- Applying with Social Security online at [SocialSecurity.gov](https://www.SocialSecurity.gov), visiting your local Social Security office, or calling Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.
- Calling RRB, if you worked for a railroad, at 1-877-772-5772. TTY users should call 1-312-751-4701.

**When should I sign up for Part B?**

If you decide not to enroll in Part B during your Initial Enrollment Period, your next chance to enroll **depends on your situation:**


**I (or my spouse) am still working and I have employer coverage from THIS employer**

You should start your Part B coverage as soon as you stop working or lose your current employer coverage (even if you sign up for COBRA or retiree health coverage from your employer). You have **8 months** to enroll in Medicare once you stop working OR your employer coverage ends (whichever happens first). But you'll want to plan ahead and contact Social Security before your employer coverage ends, so you don't have a gap in coverage.

 **WARNING:** *If you do not enroll in Part B within 8 months of losing your coverage based on current employment, you may have to pay a lifetime late enrollment penalty. In addition, you will only be able to enroll during the Medicare General Enrollment Period (from January 1 to March 31 each year) and your coverage won't start until July. This may cause a gap in your coverage.*

**I (and my spouse) am NOT still working and do not have coverage from an employer**

If you do not enroll in Part B during your 7-month Initial Enrollment Period, you will have to wait until the Medicare General Enrollment Period (from January 1 to March 31 each year). If you enroll during this period, your coverage begins on July 1.

 **WARNING:** *If you don't have other coverage and you do not enroll in Part B during your Initial Enrollment Period, you may have to pay a lifetime late enrollment penalty for Part B.*

*For Part B, the penalty is a 10% increase in your monthly premium for every 12-month period you were eligible for, but did not have, Part B. You will have to pay the Part B penalty for as long as you have Part B coverage.*

**▶▶ You have completed Task 3. Welcome to Medicare!**

## **I want to DELAY BOTH Part A and Part B**

**NOTE:** *If you don't get Part A and Part B when you are first eligible, you may have to pay a lifetime late enrollment penalty. However, you may not pay a penalty if you delay Part A and Part B because you have coverage based on your (or your spouse's) current employment.*

### **How do I delay both Part A and Part B?**

Some people will be automatically enrolled in Medicare Part A and Part B. Other people need to complete an application with Social Security. To find out if you can delay Part A, you first need to figure out which applies to you.

### **Select the situation that applies to you:**

**I WILL be getting benefits from Social Security (or the Railroad Retirement Board (RRB)) at least 4 months before I turn 65:**

You will automatically get Part A and Part B starting the first day of the month you turn 65. (If your birthday is on the first day of the month, Part A and Part B will start the first day of the prior month.)

Once you have signed up to receive Social Security benefits, you can only delay your Part B coverage; you cannot delay your Part A coverage. To delay Part B, you must refuse Part B before your Medicare coverage has started. You have two options for refusing Part B:

1. Follow the instructions that come with the card and send the card back.  
If you keep the card, you are keeping Part B and will pay Part B premiums.
2. Contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

**NOTE:** *The only way to opt out of Part A is to withdraw your original application for Social Security benefits and repay any benefits you've already received.*

**NOTE:** *If you live in Puerto Rico and are already receiving benefits from Social Security (or the Railroad Retirement Board (RRB)) at least 4 months before you turn 65, you automatically get Part A. If you want Part B, you'll need to sign up for it.*

**I WON'T be getting benefits from Social Security or the Railroad Retirement Board (RRB) at least 4 months before I turn 65:**

If you want to delay *both Part A and Part B* coverage, you do not need to do anything when you turn 65. You should sign up for Medicare when you stop working or lose your health insurance from your (or your spouse's) current employer.


**When should I sign up for Part A and Part B?**


If you decide not to enroll in Part A and Part B during your Initial Enrollment Period, your next chance to enroll **depends on your situation:**

**I (or my spouse) am still working and I have employer coverage from THIS employer**

If you're eligible for premium-free Part A, you can enroll in Part A at any time after you're first eligible for Medicare. Your Part A coverage will go back (retroactively) 6 months from when you sign up (but no earlier than the first month you are eligible for Medicare).


You should start your Part B coverage as soon as you stop working or lose your current employer coverage (even if you sign up for COBRA or retiree health coverage from your employer). You have **8 months** to enroll in Medicare once you stop working OR your employer coverage ends (whichever happens first). But you'll want to plan ahead and contact Social Security before your employer coverage ends, so you don't have a gap in coverage.

 **WARNING:** *If you do not enroll in Part B within 8 months of losing your coverage based on current employment, you may have to pay a lifetime late enrollment penalty. In addition, you will only be able to enroll in Part B during the Medicare General Enrollment Period (from January 1 to March 31 each year) and your coverage won't start until July. This may cause a gap in your coverage.*

 **WARNING:** *If you have a Health Savings Account (HSA), you should stop making contributions to your HSA 6 months before you sign up for Part A and Part B in order to avoid a tax penalty.*

**I (and my spouse) am NOT still working and do not have coverage from an employer**

If you do not enroll during your 7-month Initial Enrollment Period, you will have to wait until the Medicare General Enrollment Period (from January 1 to March 31 each year) to enroll in Part B. If you enroll during this period, your coverage begins on July 1.

 **WARNING:** *If you don't have other coverage and you do not enroll in Part A and Part B during your Initial Enrollment Period, you may have to pay lifetime late enrollment penalties:*

- For Part B, the penalty is a 10% increase in your monthly premium for every 12-month period you were eligible for, but did not have, Part B. You will have to pay the Part B penalty for as long as you have Part B coverage.
- For Part A:
  - If you are eligible for premium-free Part A, there is no penalty for delaying Part A, and you can enroll in Part A at any time after you're first eligible for Medicare. Your Part A coverage will go back (retroactively) 6 months from when you sign up (but no earlier than the first month you are eligible for Medicare).
  - If you pay a premium for Part A, the penalty is a 10% increase in your premium for every 12-month period you were eligible for, but did not have, Part A. You will have to pay the penalty for twice the number of years you went without the coverage. (Example: If you delayed enrollment for 2 years, you would pay the Part A penalty for 4 years.)

▶▶ **You have completed Task 3.**

### Where can I get more information?

- Consult the other Fact Sheets in this series including:
  - *Introduction to Medicare*
  - *Medicare Decisions for Someone Nearing Age 65*
  - *Medicare Decisions for Those Over 65 and Planning to Retire in the Next 6 Months*
- Contact your local **State Health Insurance Assistance Program (SHIP)** to get free personalized help making decisions about your health coverage. To get the number for your local SHIP, call 1-800-MEDICARE.
- Get information from Medicare:
  - Contact **1-800-MEDICARE** (1-800-633-4227). TTY users should call 1-877-486-2048.
  - Visit the Medicare web site at **Medicare.gov**.
  - Look at the most recent **“Medicare & You”** handbook. If you don’t have the most recent Handbook, you can download it on Medicare.gov or request a copy by calling 1-800-MEDICARE.
- Contact your employer or union benefits manager.

#### **My Employer or Union Benefits Manager**



*I can reach my employer or union  
benefits manager by calling*

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