Signing Up for Medicare Part A and Part B

A checklist for your sign-up window

GROVE BENEFIT ADVISORS

Scan for the web page

You sign up for Medicare through Social Security

The easiest and quickest way to apply is online, through your my Social Security account:

ssa.gov/medicare/sign-up

By phone: 1-800-772-1213, Monday through Friday, 8 a.m. to 7 p.m., in most U.S. time zones · TTY 1-800-325-0778

In person: by appointment at your local Social Security office · Railroad workers: 1-877-772-5772

Before you apply

- ☐ Getting Social Security benefits since at least 4 months before you turn 65? You are enrolled automatically, and your card comes 3 months before coverage starts. Skip to "After you sign up."
- ☐ Find your window: the 3 months before the month you turn 65, that month, and the 3 after. Apply in the first 3 and Part B starts the month you turn 65.
- ☐ Still working, or covered by a spouse's job? Ask HR how many employees the company has. 20 or more: you can usually wait on Part B. Fewer than 20: Medicare usually pays first, and the job plan may not pay without both Part A and Part B.
- ☐ Health savings account? Stop contributions 6 months before you apply for Part A.
- ☐ Gather your Social Security number, where you were born (city, state, country), and the start and end dates of your current group health plan and any you have had since 65.

Adding Part B when job coverage ends

- ☐ You have 8 months from the end of the job or the job coverage, whichever comes first. COBRA and retiree coverage do not extend it.
- ☐ Apply online at ssa.gov/medicare/sign-up/part-b-only, or fax or mail two forms together:
- ☐ CMS-40B, the Part B application, which you fill in.
- ☐ CMS-L564: you fill in Section A, and your employer fills in Section B. Ask for it early.

After you sign up

- ☐ Once your application is approved, your Medicare card will arrive by mail.
- ☐ Your 6-month window to buy a Medicare Supplement without health questions starts the month you are 65 and in Part B. Decide between a Supplement with a drug plan or a Medicare Advantage plan inside it.

MY DATES	
Window opens:	Window closes:
Applied on:	Part B starts:
Job coverage ends:	Supplement window ends:

More on the website: **groveba.com/medicare/how-to-sign-up-for-medicare**. Questions? Call (970) 840-1250.

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We do not offer every plan available in your area. Currently we represent 8 organizations which offer 51 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

General educational information about the Medicare program, not a complete description of benefits. Benefits and costs vary by plan and county and can change.