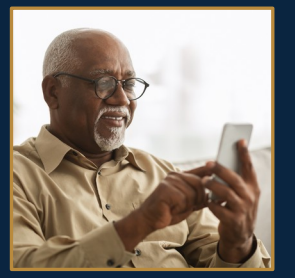
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Signing Up for Medicare Part A & B

A quick guide to enrolling in Medicare.







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Source guidance: *Medicare.gov · Social Security Administration · CMS*

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When to Sign Up

You have a 7-month window centered on your 65th birthday month. This is called the Initial Enrollment Period.



Best time to apply: Sign up anytime during your full 7-month Initial Enrollment Period — the 3 months before, the month of, or the 3 months after your 65th birthday — to avoid coverage gaps and late penalties.

Missed your IEP? You can sign up during the General Enrollment Period, January 1 – March 31 each year, but coverage won't start until the month after you enroll, and late penalties may apply.

Source: *Medicare & You (CMS Publication No. 10050).*

The One Thing to Know First

This one detail determines whether Medicare enrolls you automatically or you'll need to apply on your own.

✓ Already getting Social Security

YOU'RE ENROLLED AUTOMATICALLY

- No application needed — Social Security enrolls you automatically
- A welcome package with your Medicare card arrives by mail about 3 months before coverage starts
- Coverage begins the 1st of the month you turn 65
- You can choose to decline Part B when your package arrives, since it carries a monthly premium

✗ Not yet drawing Social Security

YOU MUST SIGN UP MANUALLY

- Medicare will not contact you — you must apply through Social Security
- Apply online at ssa.gov, by phone, or at a local Social Security office
- Best done during your 7-month Initial Enrollment Period around age 65
- Missing the window can mean delayed coverage and lifelong late penalties

What It Costs

Most people get Part A premium-free based on work history. Part B carries a standard monthly premium.

$0

PART A PREMIUM

For most people with 10+ years of Medicare-covered work

$202.90 [1]

PART B MONTHLY PREMIUM

Standard amount; higher-income enrollees may pay more

$283 [2]

PART B ANNUAL DEDUCTIBLE

Paid before Part B starts covering costs

1 Standard Part B premium set by CMS for 2026; higher-income enrollees pay an Income-Related Monthly Adjustment Amount (IRMAA).

2 Applies once per calendar year before Medicare begins paying its share of Part B services.

Why Timing Matters

If you don't qualify for a *Special Enrollment Period* and miss your *Initial Enrollment Period*, penalties can last for life.

PART B PENALTY

+10%

ADDED TO YOUR PREMIUM FOR EVERY FULL 12-MONTH PERIOD YOU WERE ELIGIBLE BUT DIDN'T ENROLL

This penalty applies for as long as you have Part B — it doesn't expire.

PART A PENALTY

+10%

ADDED TO YOUR PREMIUM, FOR DOUBLE THE NUMBER OF YEARS YOU COULD HAVE HAD PART A BUT DIDN'T

Only applies if you owe a premium for Part A — most people get it free.

Exception: if you have qualifying coverage through a current employer, you may be able to delay enrollment penalty-free using a ***Special Enrollment Period***.

Source: *Medicare & You (CMS Publication No. 10050).*

Before You Start

Have these on hand to make the application go quickly

Personal identity	Full legal name, date and place of birth, and Social Security number
Citizenship / residency	Proof of U.S. citizenship or lawful permanent residency, if requested
Birth certificate	Or another accepted proof-of-age document
Current health coverage	Details of any employer, union, VA, or other existing health plan
Work history	Your own or a spouse's work record, if applying based on their eligibility
Banking details	Account and routing number, if you'll pay premiums by direct debit

How to Apply

For anyone not already drawing Social Security benefits

01	**Confirm your window**	Identify your 7-month Initial Enrollment Period around your 65th birthday. *(See page 3)*
02	**Gather your information**	Collect the personal, work, and coverage details listed on the next slide. *(See page 7)*
03	**Choose how to apply**	Apply online at ssa.gov/medicare, by phone at **1-800-772-1213**, or in person at a Social Security office.
04	**Submit your application**	Complete the online form, or the **CMS-40B** / **CMS-18-F-5** forms if applying by mail or in person.
05	**Receive confirmation**	Social Security processes your request and mails your Medicare card and effective date.

Where to Apply

Choose the method that works best for you — online, by phone, in person, or by mail.

- **Apply online:** ssa.gov/medicare — the fastest way for most people
- **Apply by phone:** Social Security Administration: **1-800-772-1213** (TTY **1-800-325-0778**)
- **Apply in person:** Visit your local Social Security office
- **Railroad retirees:** Contact the Railroad Retirement Board: **1-877-772-5772**
- **Get the free handbook:** Download ***Medicare & You***, the official CMS enrollment guide.

Remember: already drawing Social Security → you're automatic. Not yet drawing it → you apply yourself, ideally in the 3 months before your 65th birthday month.



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Reach out anytime — I'm here to help you enroll with confidence.