

How and When to Sign Up for Medicare

Breaking down the enrollment periods and eligibility.

provided by **Ellen Dorle, CFP**

Medicare enrollment is automatic for some. For those receiving Social Security benefits, the coverage starts on the first day of the month you turn 65. Your enrollment is also automatic when you are under 65, disabled, and receiving benefits from Social Security for 24 months. The exception to this would be for people with Amyotrophic Lateral Sclerosis (ALS, perhaps better known as Lou Gehrig's disease) for whom Part A and Part B begin the month disability benefits begin. Part A is hospital insurance; Part B is medical insurance.¹

If you're getting Social Security checks and approaching age 65, you'll get a Medicare card in the mail three months before your 65th birthday. If you are getting SSDI (Social Security Disability Insurance; regardless of your age), the card will arrive coincidental with your 25th month of disability.¹

Oh yes, there is another important criterion: you must be a U.S. citizen or a permanent legal resident of this country. If so, you or your spouse must have earned sufficient credits to be eligible for Medicare, typically earned over 10 years.²

Some of us have to contact the SSA. If you're coming up on 65 and not receiving Social Security benefits, SSDI or benefits from the Railroad Retirement Board, you can still apply for Medicare coverage. You can visit your local Social Security Administration office or dial (800) 772-1213 or visit www.socialsecurity.gov/medicareonly/ to determine your eligibility.¹

When can you add or drop forms of Medicare coverage? Medicare has enrollment periods that allow you to do this.

*The initial enrollment period is seven months long. It starts three months before the month in which you turn 65 and ends three months after that month. You can enroll in any type of Medicare coverage within this seven-month window – Part A, Part B, Part C (Medicare Advantage Plan), and Part D (prescription drug coverage). As it happens, if you don't sign up for some of this coverage during the initial enrollment period, it may cost you more to add it later.³

*Once you are enrolled in Medicare, you can only make changes in coverage during certain periods of time. For example, the open enrollment period for Part D is October 15-December 7, with Part D coverage starting January 1.⁴

*The Medicare Advantage Disenrollment Period occurs between January 1 and February 14 of each year. In this time frame, you have an opportunity to get out of a Medicare Advantage plan and either switch to original Medicare or a Medicare Cost plan with or without Part D coverage. If you do switch to original Medicare or a Medicare Cost plan without prescription drug coverage, you can elect to supplement that coverage with a separate prescription drug plan. If

you enroll in Part D during this period, coverage starts on the first day of the month after the plan receives your enrollment form.^{3,4}

Do you have questions about eligibility, or the eligibility of your parents? Your first stop should be the Social Security Administration (see the contact information in the fourth paragraph above). You can also visit www.medicare.gov and www.cms.gov.

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Citations.

1 - medicare.gov/sign-up-change-plans/get-parts-a-and-b/get-parts-a-and-b.html#collapse-3101 [3/20/14]

2 - aarp.org/health/medicare-insurance/info-04-2011/medicare-eligibility.html [1/21/14]

3 - medicare.gov/Pubs/pdf/11219.pdf [10/12]

4 - medicare.kaiserpermanente.org/wps/portal/medicare/plans/learn/enrollment [2/20/14]