

# When & How to Enroll in Medicare

When it comes to enrolling in Medicare, timing is everything. Although most people should sign up during their Initial Enrollment Period (IEP), there is a significant exception. We'll get into that in a minute.

First, check any boxes that are true for you:

- I don't have health insurance.
- I get my health insurance through COBRA.
- I have health insurance through the individual marketplace.
- I have retiree health benefits from a former employer (mine or my spouse's).
- I have health insurance through my partner with whom I'm not married (or through my common-law spouse).
- I'm in prison and can't use Medicare.
- My employment ends before my Initial Enrollment Period ends.
- My health coverage is from my employer (or my spouse's employer), which has fewer than 20 employees.
- I have health benefits through the VA.

Now you're ready to see whether you should sign up during your Initial Enrollment Period or If you can delay your enrollment. If you checked any of the above boxes, go to **Situation 3**. If you didn't check any boxes, look at **Situations 1 and 2** and see if either applies to you.

Situation	1	2	3
	I'm already receiving Social Security Retirement benefits.	I have health benefits through my current employer (or my spouse's current employer), which has 20(+) employees.	I checked one of the boxes above, and neither Situation 1 or 2 applies to me.
Sign up during IEP?	<b>No.</b> You'll be enrolled automatically and you'll get your Medicare card in the mail.	<b>No—unless you'd rather be on Medicare than your employer-sponsored health plan.</b> You can delay enrollment without penalty and you'll get a Special Enrollment Period (SEP). Your SEP lasts for eight months after you retire, but you are free to enroll in Medicare whenever you'd like.	<b>Yes.</b> If you don't enroll now, you'll have to pay late enrollment penalties if you enroll later.
What's next?	Skip to Page 9 to see how you can get your prescriptions in Medicare.	Go to the next page of this worksheet and skip to the section entitled "Gathering the Documents You'll Need to Enroll."	Find your Initial Enrollment Period in the next section.

## Find your Initial Enrollment Period

We want to make it as easy as possible to know when you can enroll for Medicare. Follow these steps to determine your Initial Enrollment Period.

1. Write down the year that you will turn 65.
2. Circle your 65th birthday month.
3. Unless your birthday is on the 1st of the month, circle the three months before and three months after your birthday month.
4. *If your birthday is on the first day of the month, circle the four months before your birthday month and the two months after your birthday month.*

### Example:

Mark's 65th birthday is December 15, 2020. He writes "2020" on the line below and circles December as his birthday month. Then he circles "Sept-Nov" and "Jan-Mar". Those seven circled months—September of this year through March of the next—represent Mark's Initial Enrollment Period for Medicare.

Year I'll turn 65: \_\_\_\_\_

Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sept | Oct | Nov | Dec

The circled sections on the calendar represent your Initial Enrollment Period for Medicare.

Mark it on your calendar!

## Gather the documents you'll need to enroll

Below are the documents you'll need to enroll in Medicare. Be sure to gather them in one place so your enrollment goes smoothly.



Birth certificate or other proof of your birth



W-2 forms and (if applicable) self-employment tax return



Proof of citizenship or green card (if you weren't born in the US)



Military service papers for any service before 1968