

# Signing up for Medicare: The When, the What, the How

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Today we're tackling signing up for Medicare: the when, the what, and the how. By the end of this video, you should have a good idea of how to begin your Medicare journey.

Everyone becomes eligible for Medicare at age 65, regardless of income, disability, or preexisting conditions.

But whether you should enroll at 65 depends on your situation.

For example, if you plan on working past 65 and currently get health insurance through your employer, you may not need to sign up at 65, although many people sign up for Part A at 65 if it's free for them.

Make sure to download our worksheet that can help you decide if you can delay signing up without incurring late penalties.

Whether you delay enrollment or sign up right away, understand that you'll need both Part A and Part B if you want to purchase Medigap insurance or switch to Medicare Advantage.

Without both Parts A and B, you can't do either (although you can still get Part D).

If you want to enroll as soon as you become eligible, you'll sign up during your initial enrollment period.

This enrollment period starts three months before your 65th birthday month, includes your entire birthday month, and runs for three months after your birthday month—7 months total.

During this time, you can sign up for Medicare Part A, Part B, or both.

But what if you're collecting social security retirement benefits before you turn 65?

If that's your situation, you'll be automatically enrolled in Part A and Part B, and you'll get your Medicare card in the mail.

Everyone else, however, will have to sign up for Medicare on their own. Don't worry, though—the process is easy. You can do it in one of three ways:

You can sign up online, over the phone, or in-person at the social security office. Just make sure you have the proper documents in order first—there's a checklist on the worksheet we mentioned earlier to help you with this.

Then if you sign up online or over the phone, you'll need to mail those documents to the social security administration. If you sign up in person, you can keep your documents with you the whole time.

Once you're done with the process, you'll get your Medicare card in the mail and your coverage will begin.

*If you're close to enrolling in Medicare, consider signing up to receive our e-mails. We'll send you helpful guides, hints, and reminders so you can get the info you need to make informed decisions regarding your coverage.*