When do I Need to Apply for Medicare?

You Become Eligible for Medicare on Your 65th Birthday!

- Initial Enrollment Period:

➢ The Medicare Initial Enrollment Period lasts 7 total months. This includes 3 months before you turn 65, the month you turn 65, and 3 months after you turn 65.

- Special Enrollment Period:

➢ You may qualify for a Special Enrollment Period:

- Changes to your household
- Changes in residence; or
- Loss of health insurance

**Certain life events may create special enrollment opportunities under applicable Medicare rules*

- General Enrollment Period

➢ The general Enrollment period for Medicare occurs between January 1st - March 31st.

Medicare Utilization

- If you retire before age 65, you must enroll in the Initial Enrollment Period when you become eligible for Medicare.

- Individuals who continue working after age 65 should review Medicare enrollment requirements and their employer health coverage carefully, as coordination-of-benefits rules may vary:

➢ Whether you need to enroll during your Initial Enrollment Period depends on your employer health coverage and individual circumstances.

- If retiring after age 65 and are covered by a plan that covers more than 20 employees:

➢ You can delay enrolling in Medicare until employment ends, or coverage stops, whichever occurs first.

➢ If you want, you can stay on employer insurance if you continue to work past age 65.

➢ When you retire or lose your employer coverage, you will have an 8-month Special Enrollment Period in which to enroll in Medicare. You will have up to 8 months to enroll in Parts A and/or B, but only the first two months to enroll in Parts C and/or D.

When Does Your Coverage Begin?

- If you sign up before the month you turn 65, coverage starts on the 1st of the month you turn 65.

- If you sign up after the month you turn 65, coverage starts on the 1st after the month you turn 65.

**Medicare enrollment periods, eligibility requirements, and coverage effective dates vary based on individual circumstances and are subject to change, so readers should visit Medicare.gov for the most current information.*

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