

CENTERS for MEDICARE & MEDICAID SERVICES

Enrolling in Medicare Part A & Part B



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2018, \$422

What's a Part A late enrollment penalty?

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How can I pay my Part B premium?

Most people pay their Part B premium through their Social Security Administration (SSA) account. If you are receiving Social Security benefits, your Part B premium will be automatically deducted from your Social Security check. If you are not receiving Social Security benefits, you can pay your Part B premium by check or credit card. For more information, visit www.ssa.gov/benefits/medicare.

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1-800-772-1213.
1-800-325-0778.
1-877-772-5772. 1-312-751-4701.

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1-800-772-1213
1-800-325-0778.
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Handwritten musical notation for a piece in parentheses. The notation is on a single staff with a treble clef and a key signature of one flat. It features various note values, rests, and dynamic markings. Some notes are highlighted in blue.

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1. Initial Enrollment Period, 3 65 , 7 - 65 , 3 65 , 3 65 .

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If you sign up for Part A (if you have to buy it) and/or Part B during the first 3 months of your Initial Enrollment Period, or sign up for free Part A at any time, your coverage start date will depend on your birthday:

If your birthday isn't on the 1st, 5th, 10th, 15th, 20th, 25th, or 30th of the month, your coverage will start on the first day of the month following the month in which you signed up. For example, if you signed up in March and your birthday is on the 12th, your coverage will start on April 1, 2018.

If your birthday is on the 1st, 5th, 10th, 15th, 20th, 25th, or 30th of the month, your coverage will start on the birthday of the month following the month in which you signed up. For example, if you signed up in March and your birthday is on the 15th, your coverage will start on April 15, 2018.

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3. General Enrollment Period 1 14 0 0 14 320. 6



Remember, if you choose not to get Part B when you're first eligible, you could pay a late enrollment penalty for as long as you have it.

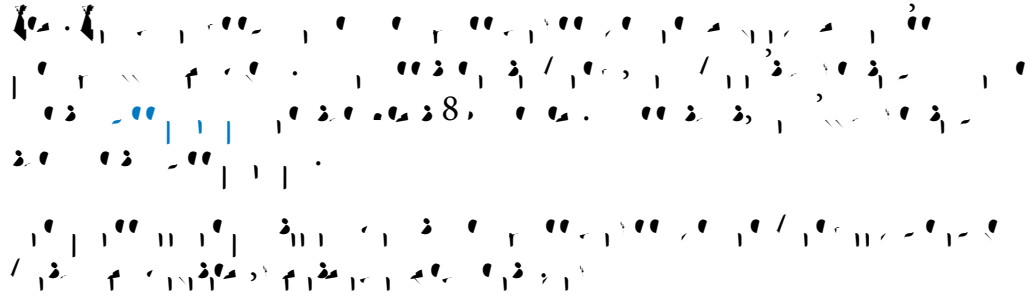
What if I have [ALS](#) (Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease)?

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I'm under 65, get disability benefits, and I'm covered under my spouse's [group health plan](#). Can I enroll in Part A only?

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I'm under 65 and disabled. I'd like to go back to work. Can I keep my Medicare coverage?



When I first became eligible for Medicare because of a disability, I didn't take Part B because I was covered under my spouse's [group health plan](#). My spouse is retiring, and I want to enroll in Part B. Will I have to pay more because I delayed my Part B enrollment?

When you first become eligible for Medicare because of a disability, you have a special enrollment period (SEP) to enroll in Part B without paying a late enrollment penalty. If you delay enrollment until after your SEP ends, you may have to pay a late enrollment penalty. However, if you were covered by a group health plan when you first became eligible for Medicare, you may be able to avoid the penalty. For more information, see [Medicare and Group Health Plans](#).

My spouse is disabled and has been getting [Supplemental Security Income \(SSI\)](#). Can my spouse also get Medicare?

If your spouse is receiving Supplemental Security Income (SSI) because of a disability, they may be eligible for Medicare. If your spouse is receiving SSI because of a disability, they will automatically be enrolled in Medicare Part A and Part B when they turn 65. If your spouse is receiving SSI because of a disability and is already receiving Medicare, they may be able to get a Special Enrollment Period (SEP) to enroll in Part B without paying a late enrollment penalty. For more information, see [Medicare and SSI](#).

Should I notify Medicare when my spouse and I stop working?

Yes, you should notify Medicare when you or your spouse stop working. This is important because it affects your Medicare enrollment and whether you have to pay a late enrollment penalty. For more information, see [When to Notify Medicare](#).



Important: If you are 65 or older, you can call 1-800-772-1213 to sign up for Part A. If you are younger than 65, you can call 1-800-325-0778. ()

What if I missed my Initial Enrollment Period or am older than 65 and not getting Social Security or RRB benefits?

If you missed your Initial Enrollment Period and you are not getting Social Security or RRB benefits, you may have to wait for your next enrollment period. If you are older than 65 and not getting Social Security or RRB benefits, you may have to wait for your next enrollment period. ()

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Important: If you are 65 or older, you can call 1-800-772-1213 to sign up for Part A. If you are younger than 65, you can call 1-800-325-0778. ()

I only worked a short time. Do I have to enroll in Part A?

If you only worked a short time, you may not have enough work credits to qualify for Social Security or RRB benefits. You may have to wait for your next enrollment period. ()

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I currently have Part B but I (or my spouse) have returned to work and I now have group health coverage from my employer or union. I don't think I need both Part B and group health coverage. What can I do?

1. I can't cancel my Part B coverage because I have group health coverage from my employer or union.

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Am I eligible for Medicare if I have ESRD?

Am I eligible for Medicare if I have ESRD?
If you have ESRD, you are eligible for Medicare Part A and Part B.
If you are already enrolled in Medicare Part A and Part B, you do not need to sign up.
If you are not already enrolled in Medicare Part A and Part B, you will need to sign up.
You can sign up for Medicare Part A and Part B at a Social Security Administration office or by phone.
For more information, visit www.ssa.gov or call 1-800-792-6287.

When does my Medicare coverage begin if I enroll in Medicare because of ESRD?

If you enroll in Medicare because of ESRD, your Medicare coverage will begin on the first day of the month that is 30 days after the month you enroll in Medicare. For example, if you enroll in Medicare on June 15, your Medicare coverage will begin on July 15.

If you enroll in Medicare because of ESRD and you are also enrolled in Medicaid, your Medicare coverage will begin on the first day of the month that is 30 days after the month you enroll in Medicare. For example, if you enroll in Medicare on June 15, your Medicare coverage will begin on July 15.

If you enroll in Medicare because of ESRD and you are also enrolled in Medicaid, your Medicare coverage will begin on the first day of the month that is 30 days after the month you enroll in Medicare. For example, if you enroll in Medicare on June 15, your Medicare coverage will begin on July 15.

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Will my Medicare coverage end if I have ESRD?

If you have ESRD, your Medicare coverage will end on the date you die.

If you have ESRD and you are also enrolled in Medicaid, your Medicare coverage will end on the date you die.

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Can I sign up for Part B if I'm over 65 (or disabled), only have Part A, and have ESRD?

Yes. If you're over 65 (or disabled) and have ESRD, you can sign up for Part B. You'll have to pay a late enrollment penalty because you didn't enroll in Part B when you were first eligible. Now that you have ESRD, you'll need to continue to pay the higher Part B premium. For more information, call 1-800-772-1213. If you're deaf or hard of hearing, call 1-800-325-0778.

I'm over 65 (or disabled). I'm paying a late enrollment penalty because I didn't enroll in Part B when I was first eligible. Now that I have ESRD, do I need to continue to pay the higher Part B premium?

Yes. If you're over 65 (or disabled) and have ESRD, you'll need to continue to pay the higher Part B premium. For more information, call 1-800-772-1213.

Where can I get more information about ESRD?

You can get more information about ESRD from your Social Security Administration representative. You can also visit the Social Security Administration website at www.ssa.gov. For more information, call 1-800-772-1213. If you're deaf or hard of hearing, call 1-800-325-0778.

What's my full retirement age?

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If you were born...	Your full retirement age is...
RU HDUOL	65
2	65 and 2 months—66 and 10 months. It depends on the year you were born.
1960 or later	

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Note: 62
1-800-772-1213. 1-800-325-0778.

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Will I be eligible for Medicare if I retire at 62?

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Can I have Medicare and retiree coverage?

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... 1-800- E (1-800-633-4227). 1-877-486-2048.

I'm a retired Federal employee with a Federal Employees Health Benefit Plan (FEHBP) and I'm eligible for Medicare. Do I need to enroll in Part B?



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1-800-827-1000. 1-800-827-4833.

Medicare isn't part of the Marketplace.

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I live outside the U. S., and I don't have Part B. Can I get Part B and will I pay more?

Situation #1: 65, 1, 31, E

Situation #2: 65, E 1, 31,

Situation #3: 65, not 65,

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Enrolling in Medicare:

- For more information, call 1-800-772-1213.
- For more information, call 1-800-325-0778.

Note: For more information, call 1-800-772-1213.

Questions about Medicare:

- For more information, call 1-800-633-4227.
- For more information, call 1-877-486-2048.

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people who are deaf, hard of hearing or blind, or who have low vision or other sensory
limitations, have an equal opportunity to participate in our services, activities, programs,
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people with disabilities, including:

Relay service — TTY users can call 1-877-486-2048.

Accessible formats — This product is available in accessible formats, including large
print, Braille, audio, CD, or as an eBook.

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handbook in an accessible format, visit Medicare.gov/medicare-and-you.

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Nondiscrimination Notice

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- Visiting [hhs.gov/ocr/civilrights/complaints](https://www.hhs.gov/ocr/civilrights/complaints).
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