

# How and when to Enroll in Medicare Parts A&B



## Initial Enrollment Period

- If you're already getting benefits from Social Security, you'll be automatically enrolled starting the first day of the month you turn 65. Confirm with Social Security.
  - **Strongly Recommend** enrolling **3 months prior** to your 65<sup>th</sup> birthday or retirement date if still working at age 65.
  - Contact Social Security by calling (1-800-772-1213), visiting a local office or you may be able to enroll online at [www.socialsecurity.gov](http://www.socialsecurity.gov).
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## General Enrollment Period - Penalty

- If you don't sign up for Part A and Part B when you're first eligible, (age 65 or retirement) you can sign up between January 1 and March 31 each year, for a July 1 effective date.
- **Late enrollment penalty (LEP):**
  - Premium goes up 10 percent for each 12-month period that you decline coverage. This is not a one-time penalty, **but continues throughout enrollment.**

**Note:** Completing the application form and submitting it doesn't automatically enroll you in Medicare Part B. Social Security must first determine if you're eligible.