

How to sign up for Medicare Parts A and B (Original Medicare)



People with Medicare who want additional coverage, more peace of mind, or lower healthcare costs can consider enrolling in Medicare Advantage Plans, Medicare Part D Prescription Drug coverage or Medicare Supplement Insurance (Medigap). Healthpilot offers all three. But before you can enroll in any of these plans, you must first sign up for Medicare Parts A (hospital insurance) and B

(medical insurance), also known as Original Medicare. ([You can learn the basics of Medicare here.](#)) Here's how to sign up and what to expect.

The Initial Enrollment Period.

Most people become eligible for Medicare three months before turning 65. If you are disabled, you can become eligible earlier.



Your first opportunity to sign up for Medicare Parts A and B is the Initial Enrollment Period (IEP). This period lasts seven months: three months before you turn 65 + your birthday month + three months after.

Enrolling in Medicare after 65.

If you or your spouse are actively employed and are planning to remain on your (or your spouse's) employer-sponsored plan after 65, make sure you understand how Medicare and employer insurance work together. The time to start planning your transition from employer coverage to Medicare is a few months before you turn age 65. If you enroll in Medicare Part B at 66 or later — and you (or your spouse) are not actively employed — a late enrollment penalty may be added to your premium. So it pays to plan ahead.

Even if you delay signing up for Medicare Part B, you should consider signing up for Part A as soon as you're eligible. For those who have worked for 10 years and paid Medicare taxes, there is no Part A premium, so there is no reason not to sign up.

Sign up for Medicare through Social Security.

You must sign up for Medicare through the Social Security Administration. But you do not have to start collecting Social Security yet. You can apply for Medicare only.

If you are already receiving Social Security, there is no need to sign up for Medicare. You are already enrolled. Those who worked for the railroads may also be automatically enrolled in Medicare through the Railroad Retirement Board.

How to sign up and what to expect.

There are several ways to apply for Medicare. The process usually takes 10-20 minutes.

Sign up online.

First, you need to create an account on the Social Security website. Then you can [sign up for Medicare online](#). During the Medicare application process, you'll receive an application ID number you can use to log in again if you need to stop for any reason.

Information you will need to sign up:

- **Date and place of birth.** If you are not a U.S. citizen, you will need your Permanent Resident Card number.
- **Current Health Insurance.** You will need start and end dates for your (or your spouse's) current coverage and employment.
- **Medicaid Number.** If you have a Medicaid number, you will need to this along with start and end dates for your coverage.

Sign up by phone.

Call Social Security at 1-800-772-1213.

TTY users can call 1-800-325-0778.

Sign up in person.

You can make an appointment to sign up at your local Social Security office. [Find yours here](#).

Sign up by mail.

You can also send a signed and dated letter to Social Security with your name, social security number and the date you would like to be enrolled in Medicare.

Keep records.

However you choose to sign up, keep records. If your application is lost, you can use these records to avoid receiving a Part B premium penalty. Print or save a confirmation of your application submission. Take notes on whom you speak to and when. If visiting the Social Security office, ask for a receipt. If applying by mail, use certified mail.

Look for a welcome package from Medicare.

About two weeks after signing up you should receive a welcome package from Medicare including your Medicare card. You can log into your my Social Security account to check the status of your application.

Enrolled? Now is the time to strengthen your coverage.

Once you are enrolled in Medicare Parts A and B, you can enroll in a Medicare Advantage Plan, Medigap or a Part D Prescription Drug plan. Original Medicare does not cover most outpatient prescription drugs, routine dental, routine vision, and hearing. And Medicare Part B typically requires you to pay 20% of the cost of doctors' services, lab tests and x-rays after you pay your deductible. Reasons like this are why most Medicare users seek additional coverage.

The best time to get Medicare Advantage or a Part D Prescription Drug plan is when you first enroll in Medicare Part A and B. Signing up for Part D when you're first eligible can help you avoid paying a lifetime Part D late enrollment penalty. For Medigap, you'll want to sign up within six months of your Part B coverage going into effect. If you apply later, you may have to pay higher premiums, or you may be denied coverage due to your health status.

Save time. Let Healthpilot find the right Medicare plan for you.

[Visit Healthpilot](#) to find the right Medicare plan for your needs. It's free, easy and secure. Then come back every fall during Medicare Annual Enrollment to review your coverage and make any desired adjustments. Once you enroll, we'll monitor available plans and let you know if we find one that could be better for you, so you never have to worry about health insurance again.

Even if you aren't yet eligible — or the enrollment period you need is weeks away — you can still compare plan benefits and costs. Then, once you have reached an applicable enrollment period and signed up for Medicare Parts A and B, you can log back into Healthpilot and apply for the right Medicare plan in minutes.



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