

# Turning 65 or New to Medicare?

## Steps for signing up for Medicare

### 3 Ways to Sign Up for Medicare Part A and Part B (Original Medicare)

1. *Online...* Fill out the online application on the Social Security Administration's website.
2. *Call...* Social Security at 1-800-772-1213 (TTY users 1-800-325-0778), 7 a.m. to 7 p.m. Monday through Friday.
3. *Visit...* your local Social Security office. You can use the Social Security office locator to find your nearest location.

### What's next...

Once you get your Medicare Card you can create and manage an account online at [Medicare.gov](https://www.Medicare.gov)

### Picking a Plan...

After signing up for Original Medicare, you will want to sign up for a Medigap or Advantage plan, and drug coverage.

- *Booklet ...* For help picking a plan pick up your local Medicare & You book.
- *Online ...* There is a plan finder on the [Medicare.gov](https://www.Medicare.gov) website that will give you costs and details of different plans.
- *SHIP Counselor...* We have counselors in your area who are happy to meet with you in person or over the phone to answer questions and help you navigate a plan.

### Tips

#### When to sign up to avoid penalties?

We advise people to file for Medicare benefits within 3 months of turning 65. Medicare benefits can begin the first day of your birthday month. If you are already receiving Social Security, you will automatically be enrolled in Medicare Parts A and B without an additional application

#### Employed and Still have benefits?

Wonderful! We suggest you sign up for your Part A and defer your Part B until you are done working. This will not cost you anything. You can do this by contacting your Social Security Office.

#### Help with Medicare Costs

There is a variety of programs available to help with Health and Drug plans. To qualify you will want to fill out a Medicaid application with your local Health and Human Services office.

- *DID YOU KNOW?* Medicare enrollment takes place through the Social Security Administration. After that, your benefits are administered by the U.S. Centers for Medicare & Medicaid Services, or CMS. •

For more questions feel free to call your local Medicare State Health Insurance Office (SHIP) serving Summit, Eagle, Grande, Pitkin and Jackson county 970-315-1328