

### Decisions for someone who is nearing age 65

As you near age 65, you need to learn about Medicare coverage choices and make several important enrollment decisions. This fact sheet will give you a list of the steps you should take and tell you about resources to help you make your Medicare enrollment decisions.

***There can be penalties if you do not enroll on time, so it is best to complete these tasks at least 3 months BEFORE you turn 65.***

#### EVERYONE WHO IS TURNING 65 should complete these tasks:

**Get familiar with Medicare and its “parts”**

To learn about Medicare, see the *“Introduction to Medicare”* fact sheet. You can also visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048.

**Determine your Initial Enrollment Period**

Review the *“Deciding Whether to Enroll in Medicare Part A and Part B When You Turn 65”* fact sheet to help you determine the dates for your Initial Enrollment Period.

You can also use the *Medicare Eligibility and Premium Calculator* to determine your Initial Enrollment Period. Visit [Medicare.gov/eligibilitypremiumcalc/](https://www.Medicare.gov/eligibilitypremiumcalc/) or call **1-800-MEDICARE** (1-800-633-4227 or TTY 1-877-486-2048).

**Decide whether to enroll in Part A and Part B when you turn 65**

Review the *“Deciding Whether to Enroll in Medicare Part A and Part B When You Turn 65”* fact sheet to help you make these decisions.

**Find out if you need to contact Social Security to sign up for Medicare (or opt-out of Part B)**

Review the *“Deciding Whether to Enroll in Medicare Part A and Part B When You Turn 65”* fact sheet to help you find out if you need to contact Social Security.

**Decide whether to enroll in Medicare prescription drug coverage (Part D)**

To learn more about Part D, visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048.

In addition to the tasks on page 1, **SOME** people should complete two additional tasks:

- If you decide to enroll in BOTH Part A AND Part B when you turn 65, decide whether to get coverage such as Medicare supplement insurance or a Medicare Advantage Plan**

People with both Part A and Part B have options for their Medicare coverage. Some people choose Medicare Advantage Plans (such as HMOs and PPOs) for their Medicare coverage. Others choose to purchase Medicare supplement insurance (also known as a Medigap policy). You must have both Part A and Part B to get these types of coverage.

Most people who are still working and have employer coverage do NOT need these types of coverage. If you don't have coverage from a current employer, you can learn more about Medicare Advantage Plans and Medigap policies by visiting Medicare.gov or calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

- If you decide to enroll in Medicare prescription drug coverage (Part D) when you turn 65, select your prescription drug plan**

Medicare prescription drug coverage is offered only through private companies. If you want Part D coverage, you must choose a plan.

To learn more about Medicare prescription drug coverage, you can visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

### Where can I get more information?

- Contact your local **State Health Insurance Assistance Program (SHIP)** to get free personalized help making decisions about your health coverage. To get the number for your local SHIP, call 1-800-MEDICARE.
- Get information from Medicare:
  - Contact **1-800-MEDICARE** (1-800-633-4227). TTY users should call 1-877-486-2048.
  - Visit the Medicare web site at **Medicare.gov**.
  - Look at the most recent **"Medicare & You"** handbook. If you don't have the most recent Handbook, you can download it on Medicare.gov or request a copy by calling 1-800-MEDICARE.

