

## Applying for Medicare

The earliest you can apply for Medicare Parts A and B is 3 months PRIOR to your birth month (if you are turning 65). If you are retiring after the age of 65, you can apply 3 months before your retirement date. We strongly suggest that you apply as early as possible to give social security adequate time to process your application. Social security application processing time can take up to 8+ weeks.

### **If you are under 65 OR you turned 65 in the last 3 months, AND you...**

- are NOT collecting social security, you MUST apply for Medicare Part A AND Part B
  - By Telephone: call Social Security directly at 1-800-772-1213 to apply
  - Online: <https://secure.ssa.gov/iClaim/rib>
  - When effective date to request:
    - If you are turning 65 in February then you will tell social security you want your Part A and Part B effective dates to BOTH be February 1st
    - If you already turned 65 recently, you'll request your effective date to be the very next month (Ex: You turned 65 in February, but it is currently March...you'll request an April 1st effective date OR if you turned 65 in February and it is currently February...you'll request a March 1st effective date)
- ARE collecting social security, you do NOT need to apply for Part A. You WILL need to apply for Medicare Part B.
  - By Telephone: if you have NOT received your red, white and blue Medicare card, call Social Security directly at 1-800-772-1213 to apply
  - Online: if you HAVE received your red, white and blue Medicare card, click the following link: <https://secure.ssa.gov/mpboa/medicare-part-b-online-application/>
  - Paper option if you HAVE received your red, white and blue Medicare card:
    - Download, print and fill out the "Medicare Part B Application" form from our website: <https://howard-ins.com/resources/medicare-part-b/>.
      - In the remarks section, write "I want Part B coverage to begin MM/YY"
    - Mail or fax the "Medicare Part B Application" to your local Social Security office. You can find your local Social Security office information by entering your zip code at the following link: <https://secure.ssa.gov/ICON/main.jsp>
  - What effective date to request:
    - If you are turning 65 in February then you will tell Social Security you want your Part B effective date to be February 1st
    - If you already turned 65 recently, you'll request your effective date to be the very next month (Ex: You turned 65 in February, but it is currently March...you'll request an April 1st effective date OR if you turned 65 in February and it is currently February...you'll request a March 1st effective date)

## If you are 65+ and...

- have Part A, but NOT Part B, you need to apply for Part B only
  - Paper option:
    - Download, print and fill out “Medicare Part B Application” from our website: <https://howard-ins.com/resources/medicare-part-b/>
      - In the remarks section, write “I want Part B coverage to begin MM/YY”
    - Download, print and have your HR department fill out “Notice of Credible Coverage” form from our website: <https://howard-ins.com/resources/medicare-part-b/>
    - Mail or fax BOTH forms into your local Social Security office. You can find your local Social Security office information by entering your zip code at the following link: <https://secure.ssa.gov/ICON/main.jsp>
  - Online: <https://secure.ssa.gov/mpboa/medicare-part-b-online-application/>
  - What effective date to request:
    - If you are retiring in April and will be covered by your employer plan through April 30th, you’ll request a Part B effective date of May 1st
    - If you are retiring in mid-April and your employer plan will stop covering you mid-April, you’ll request a Medicare Part B effective date of April 1st
- do NOT have Part A and do NOT have Part B, you need to apply for BOTH Part A and Part B:
  - By Telephone: call Social Security directly at 1-800-772-1213 to apply
  - Online: <https://secure.ssa.gov/iClaim/rib>
  - What effective date to request:
    - If you are retiring in April and will be covered by your employer plan through April 30th, you’ll request a Medicare Part A and Part B effective date of May 1st
    - If you are retiring in mid-April and your employer plan will stop covering you mid-April, you’ll request a Medicare Part A and Part B effective date of April 1st