



INSURE

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How to Apply for Medicare at SSA.gov

Applying for Medicare online at SSA.gov is the fastest and easiest method, allowing you to sign up from home without needing an appointment.

1. When to Apply

- **Initial Enrollment Period:** You can apply during the 7-month window: 3 months before your 65th birthday, the month of your birthday, and 3 months after.
- **If already receiving Social Security:** You will be automatically enrolled in Medicare Parts A and B at 65.
- **If still working:** You can apply for "Medicare Only" at 65, **even if you are not retiring.**

2. Information & Documents Needed

Before starting the application, gather the following information for you and your spouse:

- Social Security Number.
- Original birth certificate or proof of birth.
- Proof of U.S. citizenship or lawful alien status (if not born in the U.S.).
- Your Medicare card (if you have one).
- Current health insurance details (group health plan from employment).
- Tax information (W-2 form(s) or self-employment tax return from the last two years).
- Employment start/end dates (if applying based on current employment).
- Medicare form CMS-L564, employment verification (If you delayed your part B)

3. Step-by-Step Application Process for A&B or just A

1. **Create/Sign In to my Social Security:** Go to SSA.Gov/myaccount to create a secure account. You will use login.gov or ID.me for identification.
2. **Go to the Medicare Application:** Visit SSA.Gov/MEDICARE and select "Sign for Medicare".

3. Select **"Sign up for Medicare"** to apply for A & B or only part A
4. **Complete the Application:** Select **"Apply online"** or **"Get started"**. The application takes about 10–30 minutes to complete.
5. **Review and Submit:** Check your information for accuracy, then click "Submit Now" to send it to the Social Security Administration.
6. **Save Your Receipt:** Print or save the receipt for your records.

4. Applying for part B after part A, also known as Part B delay.

You will need to complete and upload the form **CMS-40B**. Once the form is completed you can upload to the Social Security Administration in your account. Follow prompts to **"Sign up for Part B only"**. Or you can mail, fax or drop the application at your nearest SSA office. I highly recommend uploading the document. It is the fastest and safest method.

It is possible you will also need a form completed and signed from your employer (**CMS-L564**). You can upload this form as well as your part B application at the same time and place.

5. After You Apply

- **Check Status:** You can check the status of your application through your **my Social Security** account.
- **Welcome Package:** Approximately 2 weeks after you sign up, you will receive a welcome package, including your Medicare card.
- **Documents Review:** SSA will contact you if they need to see original documents (like a birth certificate).

Alternative Ways to Apply

If you cannot apply online, you can call 1-800-772-1213 (TTY 1-800-325-0778) Monday through Friday from 8 a.m. to 7 p.m. or visit your local Social Security office.