

Your Medicare Enrollment Options

If you're getting benefits from Social Security or the Railroad Retirement Board (RRB) at least 4 months before you turn 65, you'll automatically get Part A and Part B when you turn 65. If you live in Puerto Rico, you automatically get Part A, and if you want Part B, you'll need to sign up for it. If you're not getting benefits from Social Security or the RRB at least 4 months before you turn 65, you'll need to sign up with Social Security to get Part A and Part B. However, you may delay signing up for Part B if you qualify for a Special Enrollment Period: <https://www.ssa.gov/pubs/EN-05-10012.pdf>. If you're under 65 and have a disability, you'll automatically get Part A and Part B after you get disability benefits from Social Security, or certain disability benefits from the RRB, for 24 months.

You can choose one of two ways of getting Medicare coverage:

Original Medicare

- Includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you have a work history, you most likely will not pay a premium for Medicare Part A because of Medicare taxes you paid while working.
- You will pay monthly premiums for Medicare Parts B and D, and Medigap, unless you qualify for a low-income subsidy.
- If you want drug coverage, you can join a separate Medicare drug plan (Part D).
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage, like Medigap or insurance from a private company.
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- The cost of the Part B late enrollment penalty increases the longer you go without Part B coverage or employer group health insurance. Your Part B monthly premium will go up 10% for each 12-month period you were eligible but did not enroll. If you have group health insurance and work for an employer with 20 or more employees, you can delay Medicare Part B without penalty.
- The cost of the Part D late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. Your Part D late enrollment penalty is 1% of the national base beneficiary premium multiplied by the number of months you were eligible but didn't join a Medicare drug plan. Usually, you don't pay a penalty if you had other creditable prescription drug coverage. To be creditable, the coverage must pay, on average, at least as much as Medicare's standard prescription coverage.
- Learn more about Original Medicare at www.ssa.gov/benefits/medicare.

Medicare Advantage

(also known as Part C)

- Medicare Advantage is an "all in one" alternative to Original Medicare. These "bundled" plans include Part A, Part B, and usually Part D.
- You must first be enrolled in Original Medicare before you can choose to switch to a Medicare Advantage plan.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you'll need to use doctors who are in the plan's network.
- Most plans offer extra benefits that Original Medicare doesn't cover—like vision, hearing, dental, and more.
- Coverage is provided by private insurance companies approved by Medicare.
- In addition to the monthly premium for Part B, Medicare Advantage plans may charge an additional premium for the extra benefits they offer.
- Learn more about Medicare Advantage at [Medicare.gov/Pubs/pdf/12026-Understanding-Medicare-Advantage-Plans.pdf](https://www.Medicare.gov/Pubs/pdf/12026-Understanding-Medicare-Advantage-Plans.pdf).



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