

How To Apply For Medicare

Who Can Apply For Medicare Online

The Process To Apply For Medicare Online

- Here we'll go through the steps to apply for Medicare online. The whole process for enrolling online is going to take about 10 or 15 minutes and you'll need to have access to the internet.
- This online enrollment we're talking about is for Medicare only. If you also want to start your Social Security retirement benefits then you can apply at the same time you apply for Medicare.

Who Does Not Have To Apply For Medicare?

- If you already receive Social Security benefits or Railroad retirement benefits before turning age 65, you'll be automatically enrolled in Medicare Parts A and B. You don't need to do anything or apply online.
- Your red white and blue Medicare card will be mailed to you approximately 60-90 days before your effective date. Your Medicare card will have your name, Medicare Beneficiary Identifier number and coverage effective dates for Part A and Part B.

If You're Not Receiving Social Security Retirement Benefits

- If you're **not already receiving Social security retirement** benefits and you're approaching age 65, then you can sign up for Medicare during your initial enrollment period. This is a 7 month window that starts 3 months before, includes the month of your birthday, and ends 3 months after your birthday month. If your birthday falls on the 1st of the month, then your Medicare will begin one month prior to your birthday month.
- You can apply online for Medicare Part A and Part B. Or, you can fax or mail in the required forms ([CMS 40B](#)) instead of applying online. Once you apply for Part B, you will also be enrolled in Part A. If a Social Security office is open, then you can apply in person. You also have the option to call and set up a phone appointment.
- It's important to know that if you miss your initial enrollment for Part B then you could face a late enrollment penalty.

If You Delayed Medicare Because You Were Still Working

- If you delayed enrolling in Medicare Parts A and B because you were still working, then you can enroll online for both Part A and Part B.
- There are also two forms ([CMS 40B](#) and [CMS-L564](#)) you need to fill out and send in to Social Security. This shows that you were covered under employer or other creditable insurance. As long as you can provide proof of coverage then you won't have any penalty for not signing up when you were first eligible at 65.

If You Already Have Part A But Not Part B

- If you enrolled previously in Part A but not Part B then you have the option to apply for Medicare Part B online using a [special application link](#) at the [Social Security website](#). You can also upload the two required forms with your online application that shows proof of creditable coverage.
- To start the application, scroll down to the bottom of the page and check the box that you understand and agree.
- Then click Start Application. This is an electronic form so click the yellow arrow that says Start. Then fill in the required information on the form and scroll down the page a bit where you'll see a remarks box.
- Type in the first of the month that you want your Part B to start. Fill in the employers information. And then at the bottom you can attach the two forms that are required to be sent in with your application. You'll click to Sign and you'll also need an email address to confirm your digital signature.
- You'll need to receive and complete the email confirmation before the application is submitted. You still have the option to send in your forms by Fax 1-833-914-2016 or mail to one of the Social Security [Field offices](#).
- Social Security will process your Medicare Part B application and issue you a new Medicare card that includes your added Part B effective date on it.

The Steps To Apply For Medicare Online If You Don't Have Part A and Part B

- The first step to apply online for Medicare is to go to ssa.gov or socialsecurity.gov. Social security handles all the sign ups for Medicare, so don't worry that you are not enrolling in Medicare.
- You'll need to create a MySocialSecurity Account if you don't already have one. Just go to the top right and click Sign In/Sign Up. If you don't have an account already then just follow the steps to create a username and password.
- The next step is to apply for your Medicare. From the home page of ssa.gov, you'll want to click on the box that says Medicare Enrollment. On the next page, scroll about three quarters of the way down and look for the Blue button that says Apply for Medicare Only. Here is where you can also come back and request a replacement Medicare card, check your application status, or return to a saved application if you haven't finished it yet.
- Click the blue button, Apply for Medicare only. The next page brings you to the Terms of Service where you'll want to check the box that you understand and agree. Then click next.
- This is where you can apply online for Retirement and/or Medicare benefits. Click on start a new application. Or you can return to a saved application. You will type in all the requested information about you.

The Re-entry Number

- After completing this section, you'll get a re-entry number. Write this number down in case you need to take a break and come back to the application.
- The question is if you want to apply for Medicare only and not retirement benefits at this time. Click yes if you want to apply for Medicare only. If you also want to apply for Social security retirement benefits then check No. You'll have to complete additional information for the retirement benefits section.
- You have the option to apply for Part B along with Part A. If you want your full Medicare benefits then check Yes for Part A and B. If you only want Part A then answer No for enrolling Part B. Enrolling in Part A only is for people that are still employed with group health insurance. The company will have 20 or more employees. Medicare will coordinate and pay secondary to your group insurance.
- Finally you'll answer questions about any health insurance coverage you've had and the start and end dates. If you don't know the exact dates then just use an estimated time frame. There's a box that says Remarks and Comments. If you're new to Medicare and turning 65 then you can leave this blank. If you delayed your Medicare because of other circumstances, then type in the date you want your Part B to start.
- Now you can go through your application and make sure everything is correct. Check the box to agree and then click on the submit button.
- You'll get a confirmation link where you can save a copy of your application. We highly recommend that you save this. You'll also get a confirmation email from Social Security.
- You'll receive a confirmation letter of enrollment usually within a few weeks. Then it takes a few more weeks to get your Medicare Card in the mail.

Use these websites to apply online

- <https://www.ssa.gov/>
- <https://secure.ssa.gov/mpboa/medicare-part-b-online-application/>

Required forms if you delayed part B

- <https://www.cms.gov/medicare/cms-forms/cms-fo>
- <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf#rms/downloads/cms40b-e.pdf>