# How to Apply for Medicare (Without Mistakes)

*“For those turning age 65 & retiring”*

Step-by-Step Walkthrough Using SSA.gov

# Who This Guide Is For

- Turning age 65 and retiring.
  - NOT yet drawing Social Security.
  - Focus: Enrolling in Original Medicare (Part A and Part B) online.




- *Other Medicare situations (eg- enrolling at age 65+) <u>not</u> covered in this presentation.*

# START HERE

***MOST COMMON MISTAKE: waiting too long to enroll***

- Apply for Parts A & B 3 months in advance of chosen Start Date
- Choose your path
- Confirm your effective date (“Start Date”)
- Avoid gaps

# Application Steps

*Usually takes 20-30 minutes online.*

- Gather key information:
  - Social Security number, date/place of birth.
  - Current or recent employer coverage: start/end dates of group health plans.
  - Preferred Medicare start date (often the first day of your 65th birthday month).
- Go to:  SSA.gov (or local office)
- Create or log into your Social Security account
- Apply for Medicare
- Select “Medicare” (not “Part B only”)

# TOO MUCH? NEED HELP?

- Help comparing your options?
- Help enrolling correctly?
- Prefer to walk through this together?

Navigator Benefits

Kelley J Clausen

(770) 262-3982

kjc@navigatorbenefits.com