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How to Enroll in Medicare: A Step-by-Step Guide

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KEY POINTS

- Your Initial Enrollment Period opens three m month and closes three months after it.
- The Social Security Administration processe Part B.
- Enrolling after your period ends can add a pe your monthly premium.
- A Solace advocate confirms your enrollment documents, and follows each step through to

Most people enroll in Medicare during their seven starts three months before the month they turn 6

can sign up online at SSA.gov, by phone, or at a loc
to apply.

Medicare enrollment runs on a fixed set of dates, a
your work history, and whether you have coverage
explains when to sign up and how to submit the ap
to have ready, what happens if you enroll after you
for people who keep working past 65.

Solace advocates are healthcare professionals, inc
researchers, who have worked inside the healthca
specific enrollment dates, help you assemble your
Security until your coverage is active.

When can I enroll in Medic

Most people can enroll during their Initial Enrollm
that starts three months before the month you tu
continues for three months after. If your birthday
period shifts one month earlier, and coverage can

Timing within the IEP affects your start date. If yo
your birthday month, coverage begins on the first
during your birthday month or the three months a
the month after you apply, according to the Social

If you already receive Social Security or Railroad R
before you turn 65, Medicare enrolls you in Part A

begins on the first day of your birthday month. If y
benefits yet, you need to sign up for Medicare you

What happens if I miss my

If you enroll after your Initial Enrollment Period e
Enrollment Period, Medicare adds a late enrollme
penalty stays in place for as long as you have that

The penalty is calculated differently for each part

- **Part B:** Medicare adds 10% of the standard Pa
full 12-month period you were eligible but did
- **Part D:** Medicare adds 1% of the national base
CMS) for each full month you went without cre
applies once you have gone 63 or more days wi
long as you have Part D.
- **Part A:** A penalty applies only if you have to pa
do not.

There are two ways to enroll after your Initial Enr

General Enrollment Period. This runs January 1 t
up for Part A and Part B, and coverage starts on th
Late enrollment penalties may still apply.

Special Enrollment Period. This is available after
through a job. If you qualify, you can enroll outside

How do I sign up for Medic

The Social Security Administration (SSA) handles
Part B. You can apply online, by phone, or in perso

Online: Go to SSA.gov. The application typically ta
your progress and finish later.

By phone: Call 1-800-772-1213 (TTY 1-800-325-
p.m. local time.

In person: Schedule an appointment at your local

After you submit your application, SSA reviews it a
within a few weeks. You can check the status of yo
Security account.

The cost of Part A and Part B

Most people pay no premium for Part A because t
least 10 years (40 work quarters).

Part B has a monthly premium; in 2026, the standa
annual deductible is $283. People with higher inco
from two years prior. If you already receive Social
comes out of your monthly payment.

Solace advocates work with these applications reg
exact enrollment dates, review your application be
SSA if processing takes longer than expected.

What documents do I need

You need your Social Security number, proof of yo
residency, and details about any health coverage y
says it usually requires no documents for the onlir
needs more.

Have these ready before you start:

- Your Social Security number

- Your date and place of birth
- Proof of U.S. citizenship or lawful residency, if S
- The start and end dates of any employer healt

If you delayed Part B because of employer covera when you enroll:

- **CMS-40B** (Application for Enrollment in Medic
- **CMS-L564** (Request for Employment Informat part to confirm the dates of your group health

If your employer cannot complete the L564, SSA a W-2s or pay stubs that show health insurance ded

You can start the online application before every c your progress. Having your Social Security numbe before you begin reduces the chance of a processi

How do I enroll in Medicare or Medigap?

Signing up for Part A and Part B through SSA gives Prescription drug coverage, Medicare Advantage, you complete with private insurers once your Orig

Once you have your Medicare number, you can ad

- **Part D** is a standalone prescription drug plan th
- **Medicare Advantage (Part C)** is a private plan usually Part D, under one insurer. It replaces O your benefits.
- **Medigap** is a supplemental policy that helps pa Original Medicare leaves you responsible for. I you cannot pair it with a Medicare Advantage p

When to enroll in Medicare A

Both have their own enrollment timelines tied to y
to change plans later, you can switch during the **A
through December 7.**

When to enroll in Medigap

Your Medigap Open Enrollment Period is the six-m
you are both 65 or older and enrolled in Part B. Du
you any Medigap policy they offer, regardless of yo
in most states can decline your application or char

Should I enroll in Medicare

If you are still working at 65 and have group healthl
spouse's current employer, you can usually delay P
should delay is primarily dependent on how many

Employer with 20 or more employees: Your emplo
second. Many people in this situation enroll in pre
until the job or the coverage ends. When that happ
Period opens for Part B, and coverage starts the m
then have two months to join a Medicare Advanta

Employer with fewer than 20 employees: Medica
at 65. If you delay Part B, your employer plan may
Medicare, leaving you responsible for the rest. Mo
Part A and Part B during their Initial Enrollment Pe

Two additional factors to consider:

- **COBRA and retiree coverage do not count as**
  let you delay Part B, and your eight-month Spe
  employment ends, **not when COBRA ends.**

- **Enrolling in any part of Medicare ends your el account (HSA).** If you plan to keep contributing which means delaying Social Security benefits

These rules depend on your employer's size and p your benefits administrator, SSA, or your State He before deciding to delay.

Medicare enrollment perio

Enrollment Period	When It Runs
Initial Enrollment Period (IEP)	3 months before your birthday month, your birthday month, and 3 months after
General Enrollment Period (GEP)	January 1 through March 31 each year
Annual Enrollment Period (AEP)	October 15 through December 7 each year
Special Enrollment Period (SEP)	Varies by qualifying event (for example, 8 months after job-based coverage ends)

Get enrollment right the first time.

A Solace advocate can confirm your eligibility, com deadline on track.

See if you qualify →

Get Help With Your Medica

Medicare enrollment comes down to three questi
you need now, and whether employer coverage ch
on details specific to your situation, and getting th
that last for years.

A Solace advocate confirms your enrollment date
documents, and coordinates with Social Security u
adding Part D, Medicare Advantage, or Medigap, y
deadlines and paperwork for each one.

Find a patient advocate and get your Medicare en

Frequently Asked Questior

When should I enroll in Medicare?

Most people should enroll during their Initial Enro
that starts three months before the month they tu
prevents coverage gaps and the late enrollment pe
If you have group health coverage through your ov
with 20 or more employees, you can usually delay
coverage ends.

What happens if I miss my Medicare enrollment p

If you miss your Initial Enrollment Period and do n
your next opportunity is the General Enrollment P
year, with coverage starting the month after you a
each full 12-month period you delayed is added to
have Part B. A separate penalty applies to Part D i
creditable drug coverage.

Do I need to enroll in Medicare if I'm still working

It depends on the size of your employer. If you hav
with 20 or more employees, you can typically dela

during an eight-month Special Enrollment Period a has fewer than 20 employees, Medicare generally at 65, and most people in that situation enroll in P. Enrollment Period.

How much does Medicare Part B cost in 2026?

The standard monthly Part B premium is $202.90 $283, according to the Centers for Medicare & Me incomes pay an income-related adjustment on top pay no monthly premium for Part A if they or a spo 10 years.

Can I enroll in Medicare online?

Yes. You can apply for Medicare Part A and Part B Administration at SSA.gov. The application typical your progress and finish later, and there is no fee t Medigap enrollments are handled separately thro at Medicare.gov.

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