How to Apply for Medicare Online



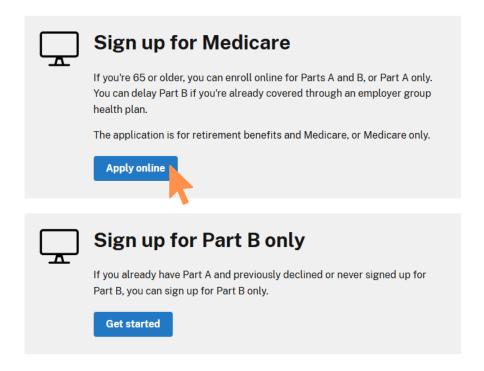
A STEP-BY-STEP GUIDE

If you're within three months of your 65th birthday, it's time to apply for your hard-earned Medicare benefits! Follow this guide to apply easily online during your Initial Enrollment Period (IEP).

Begin by visiting the website below. If you are already collecting social security, you will automatically receive your Medicare card in the mail when it's time to enroll, so you won't need to complete this application.

Step 1: Go to www.ssa.gov/medicare/sign-up.

Step 2: Click "Apply Online" for Medicare, not Part B only.



If you're unsure if you need part B coverage, that's something we can help with in a consultation meeting. In general, you'll want to just pick up Part A if you currently have strong coverage via your employer. If not, then you'll most likely want Part B, which has a monthly premium based on your income.

Step 3: Accept the terms of service.

Read over the terms and accept to move forward.

I understand and agree to the above statements.

Step 4: Click on "Start a New Application"

Apply Online for Retirement/Medicare Benefits



Getting Ready

Before you start your application, we recommend that you take a moment to prepare yourself by reviewing a few items:

- Make sure you meet the requirements to apply online for Retirement/Medicare;
- 2. Gather all of the information you need to complete the application process.



Apply & Complete

After signing in to your *my* Social Security account, applying for Retirement/Medicare may take between **10 to 30 minutes** to complete depending on your situation. You can save your application as you go, so you can take a break at any time.

Start a New Application



Return to Saved Application Process



Follow Up

Once you have submitted your application, a representative may contact you with updates or questions about your application. You may check the status of your online application by signing in to my Social Security.

Step 5: Specify who you're applying for.

If you're applying for yourself, click the first option and continue. If you are a caregiver, select the second option and continue.

Who Is Completing This Application?
Tell us information about the person completing this application: ○ I am applying for myself. ○ I am helping someone who is not with me, and therefore cannot sign the application at this time.

Step 6: Log in to your my SSA account, or create a new one.

Do you have a *my* Social Security account?

○ Yes ○ No

Follow the prompts to create an account and verify through email or text, and then continue into your application.

Step 7: Fill out personal information.

After logging in, you'll be asked to review and fill some personal information, contact information and language preferences, as well as citizenship type and birthplace information to move forward. Follow the fields and continue to the next step.

Step 8: Click "Yes" to confirm you'd like to apply for Medicare Part A but not start your monthly social security retirement payments.



Have questions on whether you should draw social security retirement income? We have National Social Security Advisors available to walk you through that as well.

Step 9: Choose whether you'd like to apply for Part B as well.



Medicare Part B is the additional package that covers outpatient services and a variety of preventative care. While Part A is free of cost, Part B has a monthly charge for additional coverage.

If you're unsure whether or not to apply for Part B, that's something we can help with in a consultation appointment. If you do not have creditable coverage elsewhere and you do not pick up Part B, then you will face a penalty if you pick up later.

Step 10: Fill out the requested information about your current group coverage.

Step 11: Check the electronic signature box, and click Submit Now.

You'll receive a receipt that you can print and keep for your records, along with a number to check the status of your application.

In a few weeks, you'll receive your Medicare Card in the mail, with your Medicare number and the date that your coverage will begin. Bring this card to your appointments and doctor's visits from that date on. You'll also need this number if you're interested in adding supplemental coverage like Medicare Supplements, Part C or Part D moving forward. Please note that you will need to pick up drug coverage somewhere, like Part D, to avoid penalties.

If you have any questions on which plan is right for you, or any concerns during this process, reach out to us to schedule a free consultation meeting with one of our experienced insurance agents to learn about your options.

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