



Securing today
and tomorrow

Apply Online for Medicare — Even if You Are Not Ready to Retire

[SocialSecurity.gov](https://www.SocialSecurity.gov) |   

What is Medicare?

Medicare is a federal health insurance plan for people who are age 65 or older. People who are disabled or have permanent kidney failure can get Medicare at any age.

Medicare has four parts—A, B, C, and D. Part A (hospital insurance) is free for insured people and helps pay for inpatient hospital care and certain follow-up services. If you're eligible, you should apply for Part A in the three months before you turn age 65, even if you're covered by other health insurance.

The other three parts of Medicare require premium payments, and if you don't enroll when you're first eligible, you may have to pay a late enrollment penalty for as long as you have coverage. Also, you may have to wait to enroll, which will delay coverage:

- Part B (medical insurance) helps pay for doctors' services, outpatient hospital care, and other medical services;
- Part C (Medicare Advantage plans) are available in many areas. People with Parts A and B can choose to receive all of their health care services through a private insurance company approved by Medicare; and
- Part D (Prescription drug coverage) is available to everyone with Medicare. Private companies provide this coverage and you choose the Medicare drug plan.

For more information, ask for *Medicare* (Publication No. 05-10043), or go online to www.socialsecurity.gov/pubs/EN-05-10043.pdf.

Who should use the online Medicare application?

You should, if you:

- Are within three months of turning age 65 or older;
- Want Medicare benefits and don't have Medicare coverage;
- Don't want to apply for monthly Social Security retirement benefits now; and
- Reside in the United States or one of its territories or commonwealths.

NOTE: We automatically enroll people who already get Social Security retirement or disability benefits in Parts A and B; they don't need to complete an application. Residents of Puerto Rico and foreign countries will not receive Part B automatically. They must elect this benefit.

Why should I apply online for Medicare benefits?

Applying online for Medicare benefits offers several advantages:

- You can start your application immediately — you do not have to wait for an appointment;
- You can apply from the comfort of your home, or from any computer;
- You can avoid a trip to a Social Security office, saving you time and money; and
- You do not have to complete the application in one sitting. If you need a break, you can stop working on the application and restart it without losing any of the information you entered.

How secure is my personal information?

We use the most secure technology to keep your information private online.

What do I have to do?

Follow these simple steps:

- Select “Apply for Medicare Only” at www.socialsecurity.gov/medicare/apply.html;
- Before applying, you can visit the “Getting Ready” section to prepare;
- Use the “More Info” links if you need more information;
- Apply and complete the application, which normally takes 10 to 30 minutes; and
- Select “Submit Now” to send your application electronically to Social Security.

What happens next?

- You’ll see a receipt on the screen that you can print and keep for your records;
- You’ll also get an application number you can use to check the status of your application;
- We’ll review your application and contact you if we need clarification or if we need to see any documents; and
- We’ll process your application and mail you a letter with our decision.

Availability

The online application is available to you seven days a week during the following hours (Eastern time):

Monday-Friday: 5 a.m. until 1 a.m.

Saturday: 5 a.m. until 11 p.m.

Sunday: 8 a.m. until 10 p.m.

Holidays: 5 a.m. until 11 p.m.

When you are ready to retire

We can help you make an informed decision about when to apply for benefits based on your individual and family circumstances. Social Security has the tools to help you:

- Our *Retirement Estimator* at **www.socialsecurity.gov/estimator** allows you to get a real-time retirement benefit estimate and lets you create extra “what if” retirement choices;
- Our *When To Start Receiving Retirement Benefits* fact sheet (Publication No. 05-10147) helps you understand how Social Security fits into your retirement decision. For details go to **www.socialsecurity.gov/pubs/EN-05-10147.pdf**, and
- Our *Retirement Planner* at **www.socialsecurity.gov/retire** gives information about your Social Security retirement benefits under current law. The Retirement Planner also points out things you may want to consider as you prepare to retire.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit **www.socialsecurity.gov**. There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement 1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.

Social Security Administration

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