Turning 65? Follow Your Path to Medicare!

Start Here

Are you working OR is your spouse working AND for an employer with at least 20 or more employees?

No

Do you get health insurance through this active employment?

Yes

No

You should enroll in Medicare during your 7-month Initial Enrollment Period.

Enroll in Medicare up to 3 months before you turn 65 to avoid a gap in health coverage. To enroll, contact the Social Security Administration at 1-877-480-4988.

And, if you have limited income and resources, you may be eligible for help. Call SHIP.

Learn More

Talk with your plan's benefit administrator to find out how Medicare works with your current coverage. In some cases, such as with TRICARE for Life, you may need to enroll in Medicare. In other instances, such as with the VA and Part D, you may want to enroll in Medicare for added convenience. Learn more about enrolling.

No

Yes

Does your insurance also provide prescription drug coverage that is “creditable,” meaning coverage as good as Medicare’s basic drug benefit? (Your job should let you know in writing whether your drug coverage is creditable.)

No

Yes

You may want to delay Medicare Part B and/or Part D until you retire or lose your active job-related health insurance.

When you retire or lose your job-related insurance, you get an 8-month Special Enrollment Period to enroll in Medicare Part B and 63 days to enroll in Part D. Learn More

Contact your local Medicare-trained counselor for free, personalized, and objective help in understanding your health coverage options.

Call SHIP 1-800-243-5463 or click here for more info.