Turning 65? Follow Your Path to Medicare!

Start Here
(If you contribute to a Health Savings Account (HSA) contact a Medicare counselor* before making any Medicare decisions)

Are you working ***OR*** is your spouse working ***AND*** at a job with at least 20 employees?

NO

Are you enrolled in a Marketplace*, SHOP plan or expanded Medicaid?

YES

Coverage in a Marketplace* plan (including under 20 employee SHOP plans) require that you enroll in Medicare upon turning 65.

NO

Are you eligible for healthcare services through Veterans Admin. (VA*) or Tribal/Indian Health Services (IHS*)?

YES

IHS* and VA* health services may require you to enroll in Medicare. Talk with your IHS* or VA* representative to learn more. Enrolling in Medicare does not affect your ability to receive services through IHS* and/or VA*.

NO

Do you get health coverage through TRICARE*?

YES

Talk with your TRICARE* representative to learn how Medicare works with your current coverage. Then consider your options for enrolling in Medicare.

NO

Are you currently uninsured?

YES

YES

Do you get health insurance through your current employer? (COBRA and retiree insurance are not considered current employer coverage)

NO

If you get coverage through a Marketplace plan or expanded Medicaid, in most cases, it will end when you turn 65,

YES

Do you have "creditable" drug coverage that is as good as Medicare's basic drug benefit? Your job should tell you in writing.

NO

Enroll in Medicare up to 3 months before you turn 65. To enroll, contact the Social Security Administration at **1-800-772-1213** or **www.ssa.gov**.

If you are worried about affording Medicare find help at **BenefitsCheckUp.org**

YES

Consider enrolling only in Medicare Part A now; in most cases it is premium free. Wait to enroll in Medicare Parts B and D. When you retire or lose your job-related health insurance, you will get a Special Enrollment Period to sign up.

Have more questions?
Call a local Medicare counselor for free, personal help:
www.shiptacenter.org

Learn more about Medicare:
MyMedicareMatters.org

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