

How to Enroll in Medicare

Most people age 65 or older are eligible for free Medical hospital insurance (Part A) if they have worked and paid Medicare taxes long enough. You can enroll in Medicare medical insurance (Part B) by paying a monthly premium. PLEASE NOTE: If you are still working past age 65 and intend to stay on your group insurance plan you should only enroll in Part A. You will enroll in Part B when you stop working or wish to come off the group plan.

Begin by going to: <https://www.ssa.gov/benefits/medicare/>



The screenshot shows a web browser window with the URL [ssa.gov/benefits/medicare/](https://www.ssa.gov/benefits/medicare/). The page features a dark blue header with the Social Security Administration logo and the text "Social Security". To the right of the logo are links for "SEARCH", "MENU", "LANGUAGES", and "SIGN IN/UP". Below the header is a light blue banner with the text "Medicare Benefits". The main content area has a dark blue background with the heading "Your Health Insurance Coverage" in white. Below this heading, the text reads: "Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, too, including those with disabilities and those who have permanent kidney failure." The text continues: "The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. You have choices for how you get Medicare coverage. If you choose to have Original Medicare (Part A and Part B) coverage, you can buy a Medicare Supplement Insurance (Medigap) policy from a private insurance company."

Scroll down to the section titled “How To Apply Online For Just Medicare”.


Click the “Apply for Medicare Only” button.

How To Apply Online For Just Medicare

If you are within three months of age 65 or older and not ready to start your monthly Social Security benefits yet, you can use our online retirement application to sign up just for Medicare and wait to apply for your retirement or spouses benefits later. It takes less than 10 minutes, and there are no forms to sign and usually no documentation is required.

[Apply for Medicare Only](#)

[Return to Saved Application](#) | [Check Application Status](#) | [Replace Medicare Card](#)

To find out what documents and information you need to apply, go to the [Checklist For The Online Medicare, Retirement, and Spouses Application](#) .

At the Apply for Benefits page, read the Benefits Application Terms of Service. Upon completion, if you agree, click on the box to place a checkmark next to "I understand and agree to the above statements." Then click on the button that says "Next".

The screenshot shows a web browser window with the URL secure.ssa.gov/Claim/rib. The page is titled "Social Security" and "The Official Website of the U.S. Social Security Administration". The main heading is "Apply for Benefits". Below this is a section titled "Benefits Application Terms of Service". The text in this section reads: "I understand that I am entering a U.S. Government System to file a benefit application with the Social Security Administration. I understand that I need to provide the Social Security Administration information to process the benefit application. I understand that failing to agree to the statements below will result in my inability to file a benefit application online, which may prevent the Social Security Administration from making an accurate and timely decision about eligibility for benefits." Below this is a section titled "I understand that:" followed by a bulleted list: "the Social Security Administration will validate the information I provide against the information in Social Security Administration's systems.", "my activities may be monitored within this site.", "any person who knowingly and willfully tries to obtain Social Security benefits falsely could be punished by a fine or imprisonment, or both.", and "I am authorized to file a claim on my own behalf or on behalf of someone else with the Social Security Administration." Below the list is a section titled "Information about Social Security's Online Policies" which states: "The privacy of our customers is always very important to us. We encourage you to read our [Privacy Act Statement](#)." At the bottom of the terms of service section is a yellow box containing the text: " I understand and agree to the above statements." Below this box are two buttons: "Next" and "Exit".

Video introduction: https://www.ssa.gov/hlp/video/iclaim_r01.htm

FOLLOW THESE SIMPLE STEPS TO BEGIN.

1. Under the "Get Ready" section on the "Apply for Benefits" page, make sure you meet the requirements to apply for benefits only and you have the information on you will need to do so.
2. Select the "Start a New Application" button to get started.
- 3.

NUMBER THREE: YOU WILL THEN BE ASKED TO AGREE TO A TERMS OF SERVICE AGREEMENT AND CREATE OR LOG IN TO YOUR PERSONAL "MY SOCIAL SECURITY" ACCOUNT. IF WE ARE NOT ABLE TO PROCESS YOUR REQUEST, YOU WILL RECEIVE SPECIFIC INFORMATION ON HOW TO CONTACT US BY PHONE OR SCHEDULE AN APPOINTMENT.

NOW YOU CAN COMPLETE THE APPLICATION.

COMPLETING THE APPLICATION SHOULD TAKE BETWEEN 10 AND 30 MINUTES.

WE RECOMMEND YOU COMPLETE AND SUBMIT YOUR APPLICATION ALL AT ONCE.

BUT IF THAT'S NOT POSSIBLE, WE'LL GIVE YOU A RE-ENTRY NUMBER THAT YOU CAN USE TO RETURN TO YOUR SAVED APPLICATION AT ANY TIME AND CONTINUE RIGHT WHERE YOU LEFT OFF.

IF YOU LOSE YOUR RE-ENTRY NUMBER, JUST LOG IN TO YOUR "MY SOCIAL SECURITY" ACCOUNT AND GO TO YOUR BENEFIT APPLICATION SECTION TO RETRIEVE IT.

IF YOU WISH TO APPLY FOR BENEFITS IN A LANGUAGE OTHER THAN ENGLISH, WE WILL GIVE YOU THE OPPORTUNITY TO REQUEST AN APPOINTMENT.

IF YOU'RE FILLING OUT THIS APPLICATION FOR YOURSELF, YOU CAN SIGN AND SUBMIT IT ELECTRONICALLY.

YOU WILL THEN RECEIVE A CONFIRMATION NUMBER TO CHECK THE STATUS OF YOUR CLAIM BY SIGNING IN TO YOUR "MY SOCIAL SECURITY" ACCOUNT.

PLEASE NOTE, IF YOU ARE FILLING OUT THIS APPLICATION FOR SOMEONE ELSE, YOU CANNOT ELECTRONICALLY SIGN THE APPLICATION OR RECEIVE A CONFIRMATION NUMBER.

WE WILL MAIL THE APPLICATION TO THE PERSON CLAIMING BENEFITS.

THEY WILL NEED TO SIGN IT AND RETURN IT TO THEIR LOCAL SOCIAL SECURITY OFFICE.

THANK YOU FOR USING OUR ONLINE APPLICATION PROCESS.

SOCIAL SECURITY, SECURING TODAY AND TOMORROW.