

STEP-BY-STEP GUIDE ENROLLING IN MEDICARE AFTER AGE 65 (IF YOU'VE BEEN WORKING)

WARNING ABOUT COBRA:

If you are over age 65, COBRA is secondary to Medicare. If you must get Medicare, I advise you to avoid COBRA and go straight to your other coverages in lieu of COBRA. Many people feel they can take COBRA and wait to get Medicare. If you are over 65, this is a mistake!



Step 1: Choose your retirement date

If possible, choose the last day of the month. Medicare and your other coverages will start on the 1st of each month, so retiring mid-month wastes money with overlapping coverage.

Step 2: Get a form from your boss

- Ask your employer for **Form CMS-L564** (or find it on Google).
- This form proves you had **creditable coverage** while working and prevents you from being flagged as a late enrollee and being charged penalties.

Step 3: Get your second form

- Go to **ssa.gov/medicare** and download **Form CMS-40B**.
- This is your form to sign up for **Medicare Part B** (the doctor part).

Step 4: Fill them out

- Form **CMS-40B** is your “Hey, I’m ready now for Part B!” paper.
- Form **CMS-L564** is your “I had work insurance and don’t hit me with a late penalty” form.

Step 5: Send your forms to Social Security

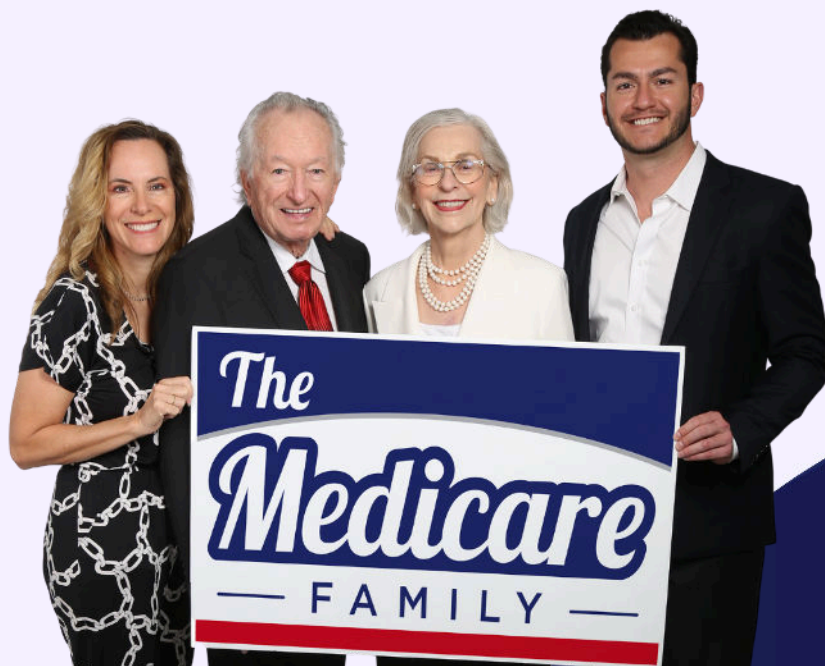
- Search for your local SSA office and mail or fax these forms to them.
- Tip: It helps save you time if fax *and* mail the forms to them. That way one can get lost... and the other succeeds.

Step 6: Wait for your red, white, and blue card

- In a few weeks, Medicare will send you your paper Medicare card in the mail.
- You can go into your **ssa.gov** account and find your Medicare ID# about a week after you enroll.
- It will say **Part A** and **Part B** with the dates they start. Sign and keep this safe.

Important Notes:

- **Do this within 8 months** after you lose your work insurance or retire—whichever comes first!
- If you wait too long, you'll pay a late penalty *forever*.
- I urge you to start this process at least 3 months PRIOR to the date you want Medicare to begin. You may be laid off or quit unexpectedly and don't have the ability to enroll 3 months prior - that's OK - we will help you through the process!
- Call us for help 800-970-1964 or hello@themedicarefamily.com



hello@themedicarefamily.com

800-970-1964

