



STEP-BY-STEP GUIDE

HOW AND WHEN TO APPLY FOR SOCIAL SECURITY AND MEDICARE

Step 1: Know your timelines

You can apply for Social Security as early as age 62, but your full retirement age is between 66 and 67 depending on your birth year.

You become eligible for Medicare at age 65. Even if you delay Social Security, you should still sign up for Medicare on time to avoid penalties. *You can enroll in one or the other program, you are not required to take both at the same time.*

Step 2: When to apply for Social Security

If you want to start Social Security at age 62 or later, you can apply up to **4 months** before you want your benefits to begin. Apply online at ssa.gov, by phone at 1-800-772-1213, or in person at your local Social Security office. Online is usually the easiest! If you are applying as a spouse or widow, you will need to mail in your marriage license and divorce decree. *It's often easier to go in person to apply since they often lose documents you mail them which delays and frustrates everyone.*

Step 3: When to apply for Medicare

Apply for Medicare during your Initial Enrollment Period, which starts 3 months before your 65th birthday, includes your birthday month, and ends 3 months after.

You should apply for Medicare even if you are not retiring yet, unless you have employer coverage from a job with 20 or more employees. *If you want to delay Medicare because you are on your spouse's work plan, that's allowed and there is no need to notify anyone that you don't want Medicare yet.*

Step 4: How to apply for Medicare

Go to ssa.gov/medicare to apply online. You can also apply by calling Social Security or visiting a local office. You only need to apply for Part A if you are delaying Part B due to employer coverage.

If you are not working and have no other coverage, you should apply for both Part A and Part B during your Initial Enrollment Period.



Step 5: After applying

Once approved, you will receive your Medicare card by mail. If you applied online it's also available in your www.ssa.gov account.

If you applied for Social Security, you will receive a benefit letter and your monthly payment will begin based on the start date you chose. They pay one month in arrears by direct deposit.

Step 6: Set up your online accounts

Create a My Social Security account at ssa.gov to check your earnings, benefit estimates, and application status. Also set up a [Medicare.gov](https://medicare.gov) account to compare drug plans, doctors, and other services once you are enrolled. Save these passwords!

Step 7: Review coverage options

Once you have Medicare Part A and Part B, decide if you want a Medicare Advantage plan or a Medicare Supplement plan plus Part D drug coverage. This is where our free, unbiased help comes in!

Step 8: Keep deadlines in mind

Missing your Medicare enrollment window can result in lifelong penalties. If you delay Part B without qualifying coverage, you'll pay more when you do sign up (10% late penalty per year that you enrolled late). Social Security doesn't have a penalty, but taking it early reduces your monthly benefit permanently.

