

How & When to sign up for Medicare

You may be enrolled AUTOMATICALLY...

- If you are receiving Social Security benefits, you will automatically be enrolled in Medicare Parts A and B the same month that you turn 65 (or the previous month if your birthday is on the first day of the month).
- If you are disabled, you will receive coverage under Medicare Parts A and B starting the 25th month of receiving your disability entitlement (benefits payments) from Social Security provided that you have enough work credits to qualify for premium-free Part A of Medicare.

You may have to enroll YOURSELF...

- If you ARE NOT collecting Social Security when you are Medicare eligible (at least three months before your 65th birthday) you have to sign up or “enroll” in Medicare. You can do this by clicking here. You can also choose to make an appointment and sign up in person or call the Social Security office at 1-800-772-1213.
- If you have a Medicare card with Part A only because you signed up for Part A of Medicare and waived Part B (or delayed it). In this case, any point before your coverage ends or up to eight months afterward you have a special right to enroll in Medicare Part B. You should mail in both forms or better yet, bring them in person. You will complete this form yourself and have your employer complete this form.

You may NOT need Medicare...

- If you or your spouse have health coverage through an employer and are still working, you may not need or want Medicare yet. If you are eligible for health coverage through your retirement benefits, you will need to sign up for Medicare. Your agent will help you compare additional insurance coverage to go along with your Medicare plan.

Why navigate a complex field alone when you can work with a local professional at no cost? Let me ease the process of selecting the right Medicare plan for you or your loved one.

Call **865-640-1614** or email heather@citins.com and let me guide you through your Medicare options!



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