

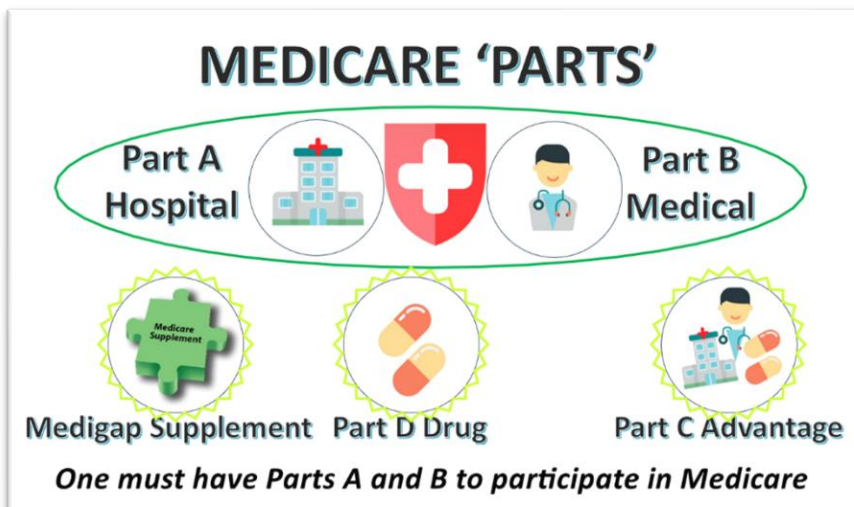
Signing up for Medicare Online

Social Security handles all enrollment for Parts A and B.



Establish a SSA.GOV Account

Everyone seeking Medicare benefits must register for Part A and/or Part B through the Social Security Administration, which confirms eligibility. They have made it convenient to enroll on-line and avoid having to go to the office or spend a long time on the phone. Once enrolled, individuals can then contact private insurers for Supplemental, Drug, or Medicare Advantage plans. For further details, visit our website CCHICAP.ORG.



Begin at SSA.GOV¹ and click the 'Sign up for Medicare' link.

For guidance on creating your Social Security account if you do not have one, watch this video: Click for [YouTube Video](#)²

Medicare A and B (with option to defer Part B)

Most people should consider

signing up for at least Medicare Part A when they turn 65, as this coverage is generally free if they have accrued more than ten years of work credits through their own or their spouse's employment. If you have a Health Savings Account (HSA), review our flyer for details about deferring Part A for tax reasons. You may delay enrolling in Part B (which requires a monthly premium) if you or your spouse are currently employed and covered by a Large Employer Group Health Plan. If the employer has fewer than 20 employees (or fewer than 100 in the case of disability), you generally need to enroll in both Parts A and B, as Medicare becomes your primary insurance. For step-by-step instructions on enrolling in both Parts at age 65, refer to this video: [YouTube Video - Medicare](#)³

Part B Enrollment After Employment Ends



If your or your spouse's employer group health plan is now ending and you have delayed enrolling in Part B, you will have an 8-month window to enroll in Part B. You'll be without primary insurance until you do so, so don't wait. To enroll online, be sure you have an SSA.GOV account, have already enrolled in Part A, and previously indicated you were not enrolling in Part B at that time. Complete your Part A enrollment first, as the SSA.GOV system doesn't allow simultaneous online enrollment in both Parts if Part B was deferred. Even 1 month ahead for Part A alone is OK. You'll need a form signed by your employer confirming active coverage under a Group Health Plan. A fill-in PDF document with necessary information is available online: ([CMS L-564](#)). Instructions are included with the form. HR departments are familiar with it and should be able to provide a signed copy promptly. This form remains valid for up to eight months, so you can request it well before your retirement date.

After obtaining the signed L-564, create a clear PDF copy and save it to your computer. You will be able to upload this with your Part B application via SSA.GOV. For detailed guidance, refer to: [YouTube Video - Part B after work has ended](#) ⁴.

Allow some time for enrollment

You can enroll in person at a Social Security Office, but appointment wait times are long. Even online, enrollment takes at least a month, so it's best to apply two months ahead. You can apply up to three months before your desired start date; include this date in the 'Remarks' box on your application.

Contact HICAP for help if needed

Reach out to HICAP for support with special circumstances, such as using a spouse's work record or dealing with kidney failure. While HICAP's ability to assist directly with Social Security is limited, we can provide suggestions for resolving common enrollment issues.

The following links for videos are not an indication of endorsement of that channel but are offered for convenience:

1 Full Link is: <https://www.ssa.gov/medicare/sign-up>

2 Unique ID at You Tube: B5n4OwOoGTY

3 Unique ID at You Tube: VtdPS9pkVqg

4 Unique ID at You Tube: 5KGfmvN20yo

Contra Costa County **Health Insurance Counseling and Advocacy Program (HICAP)**

Contact Us: (925) 655-1393, (800) 510-2020, or (800) 434-0222

Visit: cchicap.org then 'Contact Us' Email: ehsdhicap@ehsd.cccounty.us



This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$79,376 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

