



How to Enroll in Medicare



You can enroll in Medicare Part A and Part B as early as three months before your 65th birthday.

If you're already getting Social Security, disability benefits, or railroad retirement checks, you will receive your Medicare card before your 65th birthday. You will automatically be enrolled in Original Medicare, Part A (hospital insurance) and Part B (medical insurance), starting on the first day of the month that you turn 65. However, since Part B requires that you pay a premium, you have the option of turning it down.

If you're still working or haven't elected to begin receiving Social Security benefits yet, contact your local Social Security office about three months before your birthday. (See below for contact information.)

In all, you have a seven-month timeframe to enroll — three months before your 65th birthday, your birth month, and three months after.



When to enroll in Medicare:

Initial Enrollment Period



3 Months Before

Month of Your
65th Birthday

3 Months After



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