



Securing today
and tomorrow

Apply Online for Medicare — Even if You Are Not Ready to Retire

[SocialSecurity.gov](https://www.SocialSecurity.gov)



What is Medicare?

Medicare is a federal health insurance plan for people who are age 65 or older. People who are disabled or have permanent kidney failure can get Medicare at any age.

Parts of Medicare

Social Security enrolls you in Original Medicare (Part A and Part B).

- Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or limited time at a skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.
- Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.

Other parts of Medicare are run by private insurance companies that follow rules set by Medicare.

- Supplemental (Medigap) policies help pay Medicare out-of-pocket copayments, coinsurance, and deductible expenses.
- Medicare Advantage Plan (previously known as Part C) includes all benefits and services covered under Part A and Part B — prescription drugs and additional benefits such as vision, hearing, and dental — bundled together in one plan.

- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.
- You have choices for how you get Medicare coverage. If you choose to have Original Medicare (Part A and Part B) coverage, you can buy a Medicare Supplement Insurance (Medigap) policy from a private insurance company. Medicare Advantage plans cover many of the same benefits a Medigap policy covers. This includes benefits like extra days in the hospital after you've used the days that Medicare covers.

For more information, read *Medicare* (Publication No. 05-10043) online at ***www.socialsecurity.gov/pubs/EN-05-10043.pdf***.

Who should use the online Medicare application?

You should, if you:

- Are within three months of turning age 65 or older.
- Want Medicare benefits and don't have Medicare coverage.
- Don't want to apply for monthly Social Security retirement benefits now.
- Reside in the United States or one of its territories or commonwealths.

NOTE: We automatically enroll people who already get Social Security retirement or disability benefits in Parts A and B; they don't need to complete an application. Residents of Puerto Rico and foreign countries will not receive Part B automatically. They must elect this benefit.

Why should I apply online for Medicare benefits?

Applying online for Medicare benefits offers several advantages:

- You can start your application immediately — you do not have to wait for an appointment.
- You can apply from the comfort of your home, or from any computer.
- You can avoid a trip to a Social Security office, saving you time and money.

You do not have to complete the application in one sitting. If you need a break, you can stop working on the application and restart it without losing any of the information you entered.

How secure is my personal information?

We use the most secure technology to keep your information private online.

What do I have to do?

Follow these simple steps:

1. Before applying, visit our “Checklist for Online Applications” at www.ssa.gov/hlp/isba/10/isba-checklist.pdf to find out what you need to prepare.
2. Go to www.socialsecurity.gov/medicare/apply.html and select “Apply for Medicare Only.”
3. Use the “Related Information” links if you need more information.
4. Apply and complete the application, which normally takes 10 to 30 minutes.
5. Select “Submit Now” to send your application electronically to Social Security.

What happens next?

- You’ll see a receipt on the screen that you can print and keep for your records.
- You’ll also get an application number you can use to check the status of your application.
- We’ll review your application and contact you if we need clarification or if we need to see any documents.
- We’ll process your application and mail you a letter with our decision.

When you are ready to retire

We can help you make an informed decision about when to apply for benefits based on your individual and family circumstances. Social Security has the tools to help you. For example:

- Our *Retirement Calculator* at [**www.socialsecurity.gov/myaccount**](http://www.socialsecurity.gov/myaccount) allows you to get an estimate of your personal retirement benefits, and to see the effects of different retirement age scenarios.
- Our *When To Start Receiving Retirement Benefits* fact sheet (Publication No. 05-10147) helps you understand how Social Security fits into your retirement decision. For details go to [**www.socialsecurity.gov/pubs/EN-05-10147.pdf**](http://www.socialsecurity.gov/pubs/EN-05-10147.pdf).
- Our Retirement Planner at [**www.socialsecurity.gov/retire**](http://www.socialsecurity.gov/retire) gives information about your Social Security retirement benefits under current law. The Retirement Planner also points out things you may want to consider as you prepare to retire.


Contacting Social Security

The most convenient way to contact us from anywhere, on any device, is to visit www.socialsecurity.gov. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and print a benefit verification letter. You can also change your direct deposit information, request a replacement Medicare card, request a replacement Social Security card (if you have no changes and your state participates), and get a replacement SSA-1099/1042S.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak to a person. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Social Security Administration
Publication No. 05-10530
June 2020 (Recycle prior editions)
Apply Online for Medicare —
Even if You Are Not Ready to Retire
Produced and published at U.S. taxpayer expense

