Turning 65? Follow Your Path to Medicare!

ship state health insurance assistance programs NATIONAL NETWORK

LOCAL HELP FOR PEOPLE WITH MEDICARE

Start Here

Are you working OR is your spouse working AND for an employer with at least 20 or more employees?

Yes → Do you get health insurance through this active employment?

Yes → Does your insurance also provide prescription drug coverage that is "creditable," meaning coverage as good as Medicare's basic drug benefit? (Your job should let you know in writing whether your drug coverage is creditable.)

Yes → You may want to delay Medicare Part B and/or Part D until you retire or lose your active job-related health insurance.

When you retire or lose your job-related insurance, you get an 8-month Special Enrollment Period to enroll in Medicare Part B and 63 days to enroll in Part D. **Learn more.**

No → You should enroll in Medicare during your 7- month Initial Enrollment Period.

Enroll in Medicare up to 3 months before you turn 65 to avoid a gap in health coverage. To enroll, contact the Social Security Administration at **1-800-772-1213 or go to ssa.gov**

And, if you have limited income and resources, you may be eligible for assistance and lower health care costs. **Learn more.**

No → Do you get health coverage through the Veterans Administration (VA) or through TRICARE?

No → You should enroll in Medicare during your 7- month Initial Enrollment Period.

Yes → Talk with your plan's benefit administrator to find out how Medicare works with your current coverage. In some cases, such as with TRICARE for Life, you may *need* to enroll in Medicare. In other instances, such as with the VA and Part D, you may *want* to enroll in Medicare for added convenience.

Contact your local Medicare-trained specialists for free, personalized, and objective help in understanding your health coverage options.

Call SHIBA 1-800-562-6900