2024 · WILL I BE ENROLLED AUTOMATICALLY IN MEDICARE?

MOUNTAIN PEAK

Start Here

Have you (or will you have) received Social Security or Railroad Retirement benefits for at least 4 months before turning age 65?

- No / Yes
- Yes → You will be enrolled automatically when you turn age 65.

Do you have ALS or End-Stage Renal Disease?

- No / Yes
- Yes → You will be enrolled automatically when you receive Social Security Disability benefits.

Do you have a disability?

- Yes / No
- Yes → You will be enrolled automatically after you receive disability benefits from Social Security or RRB for 24 months.

Do you plan to enroll in Medicare before you claim Social Security benefits?

- No / Yes
- No → You will be enrolled automatically in Part A upon collecting Social Security benefits after age 65.
- Yes → You will have to sign up for Medicare.

See "Will I Avoid Medicare Enrollment Penalties?" flowchart.

You are defaulted into Part B unless you opt out.

Do you plan to sign up within the 7-month window that includes the month you turn age 65 and the 3 months before and after?

- Yes / No
- No → Because you will sign up more than 3 months after you turn age 65, but before claiming Social Security benefits, you must sign up for Medicare during the General Enrollment Period, or, if you are eligible, a Special Enrollment Period.

See "Will I Avoid Medicare Enrollment Penalties?" flowchart.

- Yes → You must sign up for Medicare according to the Initial Enrollment Period Rules:

If you enroll up to 3 months before turning 65...	If you enroll in your birthday month...	If you enroll 1 month after your birthday month...
Coverage for Part A and B begins the first day of the month you turn 65.	Coverage for Part A and B begins the first day of the month after your birthday month.	Coverage for Part A and B begins the first day of the month after the month you enrolled.

Medicare Advantage and Part D can begin the month after enrollment.

Medicare Advantage and Part D can begin at the same time.

If you choose Medigap, it's best to enroll during your 6-month Open Enrollment Period (beginning the first month that you have Part B and are 65 or older).

This would avoid the risk of underwriting, increased costs, and/or denial of coverage.

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