



# Medicare Enrollment Guide for Employees Approaching Retirement

Many people are continuing to work past age 65 when they become eligible for Medicare. If you delayed Medicare enrollment when you first became 65 because you had job-based insurance from your or your spouse's current work, you should start thinking about enrolling in Medicare a few months before you or your spouse plans to retire.



## Medicare basics

Medicare is a federal government-run health insurance program for U.S. citizens and many permanent legal residents age 65 and older (it also covers some younger people with disabilities). Once you join, it provides coverage for the rest of your life.

**Medicare enrollees can choose between two options – Original Medicare or Medicare Advantage. Original Medicare has three forms of coverage:**

### Part A:

This covers inpatient hospital stays and also limited amounts of inpatient rehabilitation services offered at skilled nursing facilities.

### Part B:

This covers doctors' visits and other outpatient care, plus ambulance services, some medical equipment and preventive health care aimed at keeping you from getting sick.

### Part D:

This helps cover the cost of prescription drugs, both generic and brand-name.

Medicare Advantage is also known as **Part C**. This is an alternative to original Medicare parts A and B that allows you to choose to receive all of your Medicare health care benefits through a plan from a private insurer.

This guide covers when and how to enroll in these three parts of Medicare when you are ready to retire.

[www.aarp.org/learnmedicare](http://www.aarp.org/learnmedicare)

## Medicare Part B enrollment

### When to enroll

If you delayed Medicare Part B enrollment, you will use the Part B Special Enrollment Period (SEP) to enroll in Part B. You can use the Part B SEP while you have job-based insurance, or for eight months after you no longer have job-based insurance (either from your job or your spouse's job).



In most cases, it is best to enroll in Medicare Part B one or two months before losing job-based insurance. Your Medicare Part B will generally begin on the first of the month after the month you enroll. For example, if your job-based insurance will end on September 30, you should enroll in Part B in September so that it becomes effective on October 1.

In order to be eligible for the SEP, you must have been continuously covered by insurance from current work or by Medicare Part B since becoming eligible for Medicare (including the first month you became Medicare-eligible). If you have had more than eight consecutive months without coverage from either current work or Part B, you are not eligible for the Part B SEP.

### How to enroll

**First, Contact the Social Security Administration (SSA)** at 800-772-1213 and request forms. You will need the following forms from SSA:

- ☐ **CMS 40B**  
(Application for enrollment in Medicare)
- ☐ **CMS L564**  
(Request for employment information)

**Fill out and sign CMS 40B. Ask your employer to complete CMS L564.** These forms show SSA that you have been continuously covered by job-based insurance. Be aware that if you have had job-based insurance from multiple employers since you became eligible for Medicare, you should request additional copies of CMS L564 from SSA and ask each employer to complete the form.

**Next, submit all forms to SSA.** Once you have gathered all needed documents, either go to your local Social Security office to drop off your application, send your application to their mailing address. To find your local Social Security office, visit <https://www.ssa.gov/locator> or call Social Security at 800-772-1213. Be sure to make copies of everything you submit. If you speak to an agent in person, they should give you a receipt indicating the date you submitted your application.

---

## Medicare Part A enrollment

### When to enroll

If you are eligible for premium-free Part A, you can enroll in Part A at any time. You should enroll in Part A before your job-based insurance ends. When you enroll, Part A will be retroactive up to six months.



### How to enroll

**To enroll in premium-free Part A, call SSA at 800-772-1213 or visit a local Social Security office (<https://www.ssa.gov/locator>).** You are eligible for premium-free Part A if you have at least 40 calendar quarters of work in any job where you paid Social Security taxes in the U.S. If you do not have the required work history but your spouse does, you can qualify for premium-free Part A based on their work record.

If you are not eligible for premium-free Part A, you should use the Part B SEP to enroll in premium Part A.

---

## Medicare Part D enrollment

### When to enroll

If you delayed Part D enrollment, you have a Special Enrollment Period to enroll in Part D later. You can enroll in Part D while you have employer-based drug coverage, and it lasts for two months after your coverage ends.

You should enroll in Part D the month before your drug coverage ends. For example, if you will retire on September 30 and lose drug coverage as of October 1, you should enroll in Part D in September. Your Part D coverage will then begin on October 1.

Note that if you have not had creditable drug coverage since becoming eligible for Medicare, you may have a late enrollment penalty for Part D.

### How to enroll

**Call 1-800-MEDICARE (1-800-633-4227)** to enroll in Part D.



---

## Resources

For help understanding Medicare enrollment decisions:

**AARP:**

- ☐ **AARP Medicare Enrollment Guide**  
[www.aarp.org/learnmedicare](http://www.aarp.org/learnmedicare)  
877-634-8213

A step by step guide to help you navigate Medicare enrollment

- ☐ **AARP Live and On Demand Webinars**  
[www.aarp.org/medicareemployer](http://www.aarp.org/medicareemployer)  
Free webinars to help you explore how the program works, how and when to enroll, your menu of choices, how much it costs and where to get help

- ☐ **Medicare.gov**  
[www.medicare.gov](http://www.medicare.gov)  
800-633-4227

The official US government website for Medicare offering helpful information, useful tools and more

- ☐ **Medicare Rights Center**  
<https://www.medicarerights.org>  
800-333-4114

A national, not-for-profit consumer service organization and reliable, independent source of Medicare information

- ☐ **State Health Insurance Assistance Program (SHIP)**  
[www.shiphelp.org](http://www.shiphelp.org)  
877-839-2675

A resource for local Medicare help, providing you with trusted, unbiased, one-on-one counseling and assistance