New to Medicare

Key Points

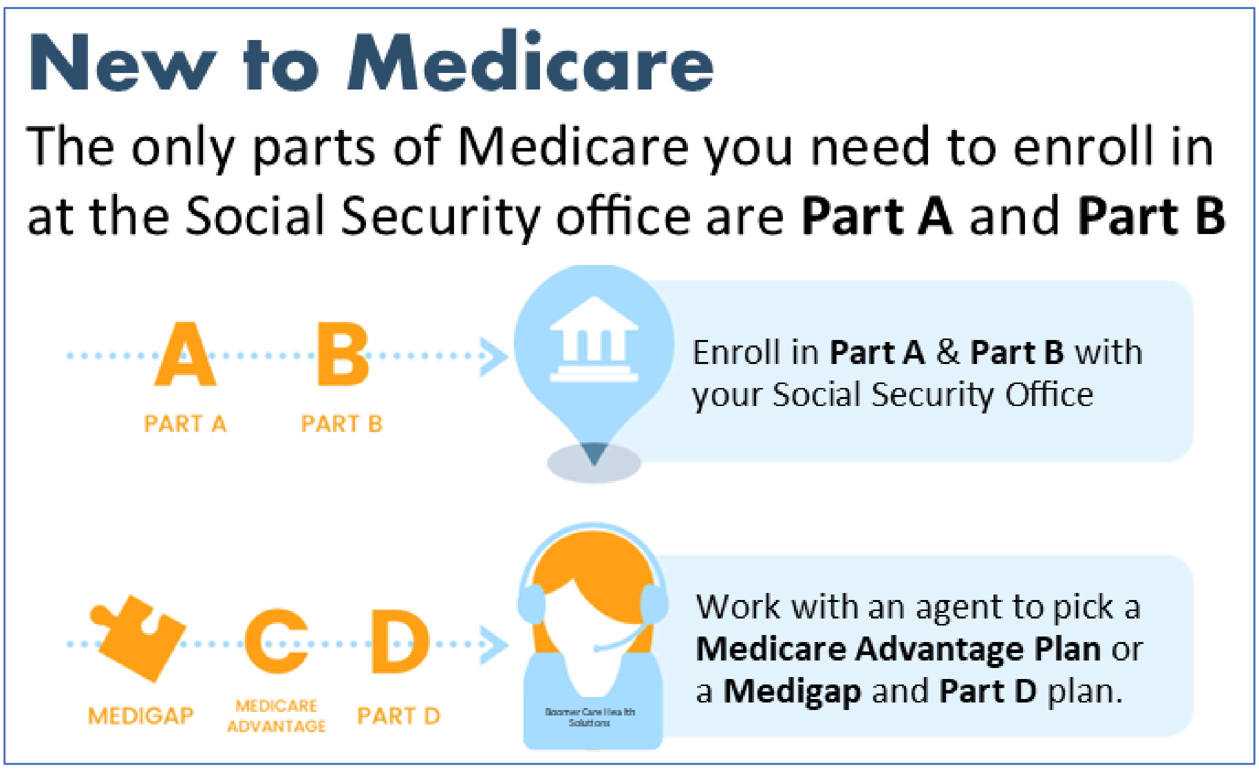
- **You sign up for Medicare Part A and Part B through Social Security, while other parts and plans are purchased through private insurance carriers.**
- **If you have other creditable coverage, such as large employer insurance, you may be able to delay Medicare past 65 without penalty.**
- **Most people enroll in Medicare during their 7-month Initial Enrollment period, which takes place around their 65th birthday.**

Feeling lost? You are not alone.

People who are new to Medicare often have a hard time sorting things out initially. There are all these parts and plans with similar letters, making it hard to figure out what is what.

The massive amount of mail that people new to Medicare receive certainly doesn't help either!

It is not unusual for a local client to bring in a whole bag of mail that he has received at home and ask for our help to identify which things should be kept or tossed out.



New to Medicare as Your Primary Insurance

Leaving employer coverage to transition to Medicare as your primary insurance can be overwhelming because it's all new to you. Never fear, though; it's a painless process when you know the proper steps. You can find most of the information you need about Medicare planning right here on this website.

First, you need to know that the only parts of Medicare you will enroll in via the Social Security office are your Original Medicare Parts A & B. All other Parts and supplemental coverage enrollments are done outside of that through an insurance agent or agency.

Also, if you are already taking Social Security, the government will auto-enroll in both parts of Medicare. Otherwise, you must enroll yourself.

Here is an overview of the steps you will take to get the ball rolling:

1. Attend a New to Medicare webinar or class to learn the basics
2. Confirm you are eligible for Medicare
3. Read about Medicare costs so that you can be prepared for what you will pay
4. Apply for Medicare at your local Social Security office or online at their website
5. Receive and verify your red, white, and blue Medicare ID card. Does it show you are enrolled in both Part A and Part B? You absolutely need Part B if Medicare will be your primary coverage.
6. Read about your coverage options: Medicare Advantage or Medicare supplemental insurance coverage
7. Learn about Part D and determine which drug plan best suits you
8. Get someone on your side by working with an insurance agency like us. BoomerCares' help is free, and we are always available for your questions.
9. Review your coverage annually to make sure you are getting the most appropriate insurance at the right price

Get the Checklist

Want easy Medicare? We've put together a New to Medicare checklist for people who will have Medicare as primary insurance. It includes a bonus worksheet for you to calculate your potential costs for Medicare. You can register for that here, right here on this page.

New to Medicare with Employer Insurance

The steps you will take will likely be different when you are still working. Many people work past age 65 these days, which means there are decisions to make.

Should you keep your employer coverage and enroll in Medicare to coordinate with your other insurance? Or is it more cost-effective to leave that employer coverage and choose Medicare as primary insurance and add a supplement?

The answers depend on several factors, such as the size of your employer and how much you pay for your portion of that employer's coverage. Visit our New to Medicare with Employer Coverage page for a rundown of your options.

Common New to Medicare Questions

We get thousands of questions from new Medicare beneficiaries every year. Here are some of the most common questions:

What age does Medicare start?

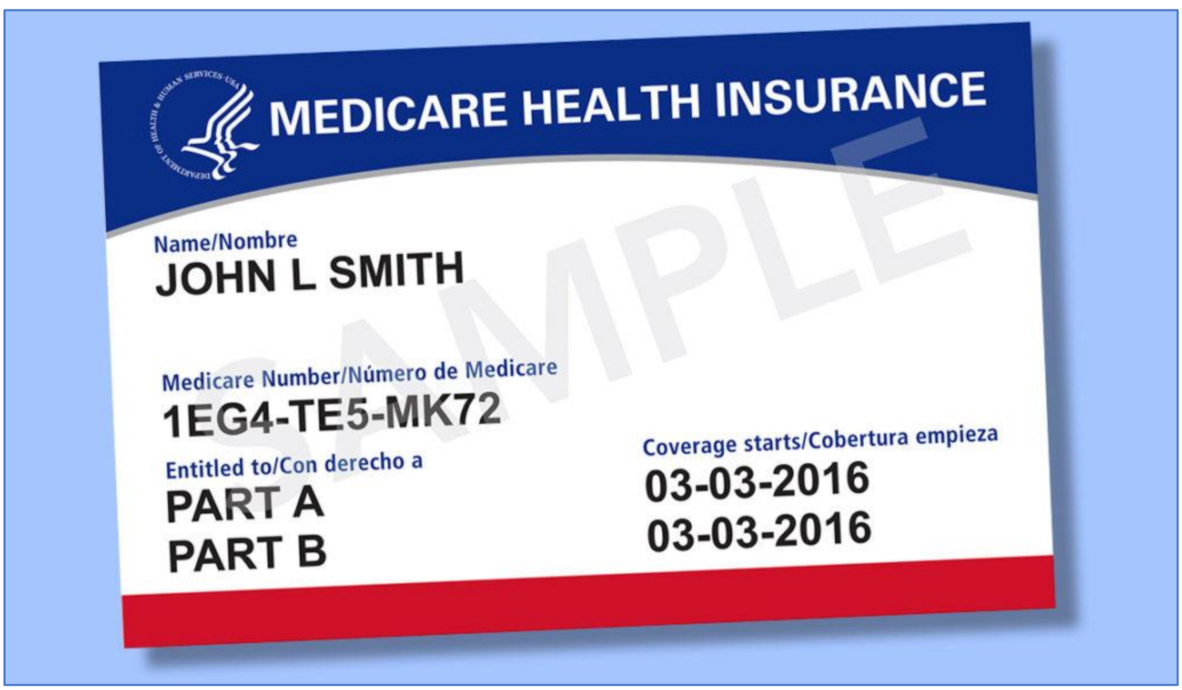
At age 65, you are eligible for Medicare, regardless of whether you are already taking Social Security income benefits. Some people also qualify for Medicare earlier than 65 due to a disability or illness.

How do I get Medicare?

Social Security offers you a quick online application for Medicare that can be completed in fewer than ten minutes. You do not have to be receiving income benefits to get Medicare. Just visit the Social Security website and follow the links about applying for Medicare.

Is it mandatory to go on Medicare when you turn 65?

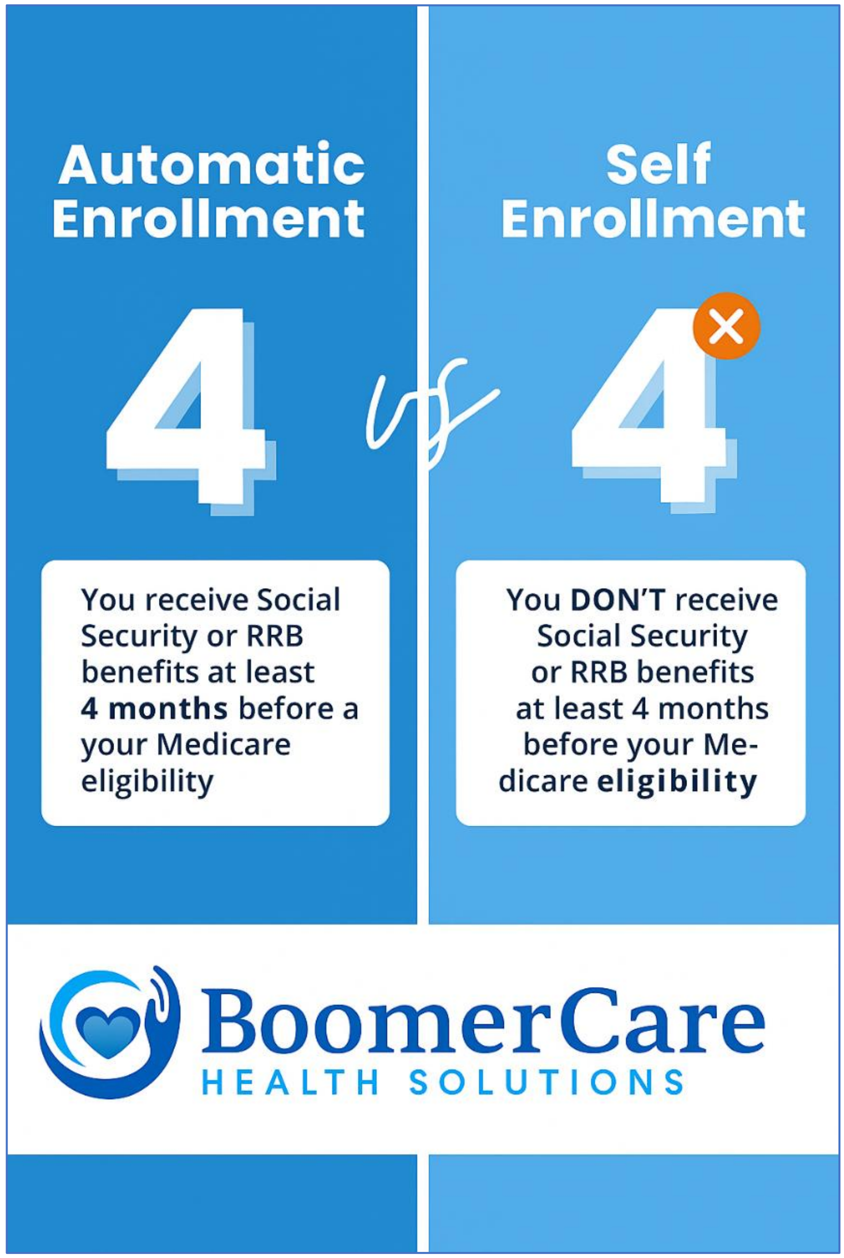
No, but there are significant penalties for late enrollment unless you have other creditable medical coverage, such as from a large employer.



How do I know when I should sign up?

For most people, your Initial Enrollment Period (A 7-month window in which you should enroll in Part A and Part B to avoid late enrollment penalties) is the best time to sign up for Medicare.

You can determine your exact Initial Enrollment Period dates using an IEP Calculator.



How to get a new Medicare card?

You can print a copy of your Medicare card by logging into your Medicare account. However, if your card is lost or stolen and you need a new Medicare number or your name changed on the card, you can request a new card through your SSA account.

How much does Medicare cost?

Medicare Part A can be $0/month for most people, but Part B has a base premium of $185 in 2025. It can be more for people who are higher income earners.

Key Takeaways

- If you have been receiving Social Security benefits before Medicare eligibility, you may automatically be enrolled in Medicare Part A and B.
- Most people need to sign up for Medicare during their 7-month Initial Enrollment period to avoid late enrollment penalties.
- Planning your Medicare enrollment ahead of time will help you have a smooth transition. Most people become eligible for Medicare around age 65, so do your best to research before then.

BoomerCare Health Solutions – Get Someone on Your Side

If you are feeling bewildered about Medicare, there is no need to go through this on your own. Our friendly, knowledgeable conversations help you through this process step by step. We start by teaching you the basics so that you understand your Original Medicare coverage.

That's the key to deciding which kind of supplemental coverage works best for you when you are new to Medicare.

Once your policy is in place, you will also have the peace of mind that comes from knowing that we are just a phone call away when you need help with your policy.

Best of all – our service is free! Find out how it feels to have BoomerCare Health Solutions on your side. Call **224-238-0321**