



TURNING 65? Here's what you need to know.

When an individual becomes 65, they age into Medicare.

However, this does not mean that individuals are required to enroll into Medicare as soon as they turn 65, nor is it an automatic enrollment for some individuals.

There are many reasons why an individual would not need to enroll or take Medicare insurance as soon as they turn 65. Current employment status, health coverage, and employer size are all factors that can determine if an individual can delay enrolling in Medicare insurance without incurring future penalties.

Individuals who are collecting Social Security income benefits or Railroad Retirement benefits prior to turning 65, will be automatically enrolled into Medicare insurance plans Part A and Part B. These individuals will be able to decline Medicare insurance plan Part B, if they have outside creditable coverage, but must keep Medicare insurance plan Part A. Individuals automatically enrolled will receive their Medicare ID card and paperwork three months prior to turning 65.

Individuals who are not collecting retirement benefits before age 65 can choose to self-enroll into Medicare insurance plans. Enrollment decisions will be based on the current employer-sponsored health insurance coverage of the individual or their spouse. Note: An enrollment reminder will not be sent to individuals in this case.

Lawley's team of licensed Medicare & Individual Health Insurance Consultants are independent agents that help individuals determine a Medicare insurance plan that best fits their needs.

IMPORTANT DETAILS OF MEDICARE INSURANCE

An individual has an enrollment period when they turn 65 that is **seven months long**.

- 1 3 months **BEFORE** turning 65
- 2 The month **OF** turning 65
- 3 3 months **AFTER** turning 65

Individuals should be aware that Medicare effective dates will vary depending on the month they submit their application and can be subject to a waiting period.

HOW TO ENROLL IN MEDICARE

- 1 **Online** – **SSA.gov** – individuals will need an email address and smart phone
- 2 **In person** – local Social Security Office
- 3 **Over the phone** – local Social Security Office



Want to learn more?

Our Medicare insurance team can help you find the plan that fits your needs.

Scan the QR code to learn more

Open your camera and point your device at the qr code



**Call to schedule a
in-person or
virtual meeting!**

716.849.8223 TTY 711