



# Social Security

Apply Online For  
Medicare—Even  
If You Are Not  
Ready To Retire



*It takes less than  
10 minutes.*

*Patty Duke*  
and cast

[www.socialsecurity.gov](http://www.socialsecurity.gov)

# Apply Online For Medicare—Even If You Are Not Ready To Retire

## What is Medicare?

Medicare is a federal health insurance plan for people who are age 65 or older. People who are disabled or have permanent kidney failure can get Medicare at any age.

Medicare has four parts—A, B, C and D. Hospital insurance (Part A) is free for insured people and helps pay for inpatient hospital care and certain follow-up services. If you are eligible, you should apply for Part A a few months before you turn age 65, even if you are covered by other health insurance.

The other three parts of Medicare require premium payments, and you may pay different amounts, depending on when you apply:

- Medical Insurance (Part B) helps pay for doctors' services, outpatient hospital care and other medical services.
- Medicare Advantage plans (Part C) are available in many areas. People with Parts A and B can choose to receive all of their health care services through a provider organization under Part C.
- Prescription drug coverage (Part D) helps pay for medications doctors prescribe for medical treatment.

For more information, ask for *Medicare* (Publication No. 05-10043) or go online to [www.socialsecurity.gov/pubs/10043.html](http://www.socialsecurity.gov/pubs/10043.html).

## Who should use the online Medicare application?

You should, if you:

- Are within three months of turning age 65 or older;
- Want to sign up for Medicare benefits and do not currently have any Medicare coverage; and
- Do not want to apply for monthly Social Security retirement benefits at this time.

**NOTE:** *People who already are receiving Social Security retirement or disability benefits automatically will be enrolled in Medicare and do not need to complete the online application.*

## Why should I apply online for Medicare benefits?

Applying online for Medicare benefits offers several advantages:

- You can start your application immediately—you do not have to wait for an appointment;
- You can apply from the comfort of your home, or from any computer;
- You can avoid a trip to a Social Security office, saving you time and money; and
- You do not have to complete the application in one sitting. If you need

a break, you can stop working on the application and restart it again without losing any of the information you entered.

## How secure is my personal information?

We use the most secure technology on the Internet to keep your information private.

## What do I have to do?

Follow these simple steps:

- Go online to **[www.socialsecurity.gov](http://www.socialsecurity.gov)** and select “Apply online for Medicare only;”
- Go through a series of questions that will help you decide whether to apply for retirement and Medicare benefits or just Medicare;
- Use the “More Info” links if you need more information;
- Answer questions about current benefits you may be receiving, such as Medicaid or other health insurance; and
- Select “Submit Now” to send your application electronically to Social Security.

## What happens next?

- You will see a receipt on the screen that you can print and keep for your records;
- You also will get an application number that you can use to check the status of your application;
- We will review your application and contact you if we need clarification about your answers or if we need to see any documents; and
- We will process your application and mail you a letter about our decision.

## Availability

The online application is available to you seven days a week during the following hours (Eastern time):

Monday-Friday: 5 a.m. until 1 a.m.

Saturday: 5 a.m. until 11 p.m.

Sunday: 8 a.m. until 10 p.m.

Holidays: 5 a.m. until 11 p.m.

## When you are ready to retire

You should make an informed decision about when to apply for benefits based on your individual and family circumstances. Social Security has a variety of tools to help you make that decision:

- Our Retirement Estimator at [\*\*\*www.socialsecurity.gov/estimator\*\*\*](http://www.socialsecurity.gov/estimator) allows you to get a real-time retirement benefit estimate and also lets you create additional “what if” retirement scenarios;

- Our *When To Start Receiving Retirement Benefits* fact sheet (Publication No. 05-10147) at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html) provides information to help you understand how Social Security fits into your retirement decision; and
- Our Retirement Planner at [www.socialsecurity.gov/retire](http://www.socialsecurity.gov/retire) provides detailed information about your Social Security retirement benefits under current law and points out things you may want to consider as you prepare to retire.

## Contacting Social Security

For more information and to find copies of our publications, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. We can provide information by automated phone service 24 hours a day.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.



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