



10 Things You Should Know About Medicare



1. Your initial coverage election period is three months before your 65th birthday, your 65th birthday month, as well as the three months following your 65th birthday.
2. You'll be automatically enrolled in Part A when you turn 65, if you have paid taxes to Medicare for at least 40 quarters (10 years).
3. If you're collecting Social Security benefits, you'll automatically be enrolled in Part B and receive your Medicare card in the mail.
4. If you're not collecting Social Security benefits, you won't be automatically enrolled in Medicare and it's your responsibility to enroll either in person or online.
5. If you don't have credible medical coverage, you must enroll in Medicare when you turn 65. An employer plan needs to have 20 or more participants to be considered credible.

6. You must enroll in a Prescription Part D plan, regardless of whether you're taking prescribed drugs or not in order to avoid a late enrollment penalty.

7. The Annual Election Period (AEP) is Oct 15th to Dec 7th each year.

8. The Open Enrollment Period is Jan 1st to March 31st each year.

9. Special Enrollment Periods (SEP) are for those who have a change of address, change of health, or loss or change of employer coverage.

10. The Medicare contact phone number is 800-633-4227.