How to Apply for Medicare Part B (Medical Insurance) During Your Special Enrollment Period

At age 65, most people in the United States should enroll in Original Medicare (Part A and Part B). However, since Part B has a monthly premium that must be paid, some people sign up for Part A only. They don’t enroll in Part B at age 65, because they:

• Are still working and are covered by an employer’s group health plan.
• Have a spouse who’s working and has medical coverage under their spouse’s employer’s group health plan.

Also, some individuals want to continue making contributions to a Health Savings Account (HSA). However, if they enroll in Medicare, Social Security, or Railroad Retirement Board (RRB) benefits, they may incur a tax penalty from the Internal Revenue Service (IRS). In either case, a Special Enrollment Period (SEP) may be available when it becomes necessary for them to start their Medicare coverage.

The SEP allows most beneficiaries who meet the conditions outlined above to enroll in Medicare without having to wait for the General Enrollment Period (GEP). This allows them to avoid having a gap in medical coverage and paying a penalty for late enrollment. There are limitations, so we strongly advise you to contact the Centers for Medicare & Medicaid Services (CMS) for more information. The contact information for CMS is on the next page of this fact sheet.

NOTE: Ask your personnel office if you have group health plan coverage. People with group health coverage based on current employment may be able to delay Part A and Part B. They won’t have to pay a lifetime late enrollment penalty if they enroll later.

If your employer has fewer than 20 employees, Medicare generally pays first.

When can I enroll in my SEP?

You can use an SEP to enroll in Medicare Part B while you’re still in a group health plan based on current employment. Also, if your employment ends or employer-provided medical coverage ends, you have eight months from that month (whichever comes first) to sign up for Medicare Part B. This will prevent a delay in coverage and possible penalty.

NOTE: The following don’t count as coverage based on current employment: Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage, retiree health coverage, Veterans Affairs (VA) coverage, or individual health coverage (like through the Health Insurance Marketplace).

You cannot enroll in Medicare using a SEP during your Initial Enrollment Period (IEP). Your IEP starts three months before the month you reach age 65 and ends three months after the month you turn 65. If you want to know more about enrollment periods, go online and read Medicare (Publication No. 05-10043) at www.ssa.gov/pubs/EN-05-10043.pdf or talk to your personnel office.

When will my Part B coverage start?

You may sign up while you’re still in a group health plan or during the first full month when you’re no longer in the plan. Also, you may sign up when the covered employee stops working (whichever happens first). If so, your coverage will begin at either time below:

• On the first day of the month you enroll.
• On the first day of any of the following three months of your choice.

If you enroll during any of the remaining seven months of the SEP, your coverage will begin on the first day of the following month.

NOTE: Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security or RRB benefits). It can begin no earlier than the first month you were eligible for Medicare. You can’t contribute to your HSA once your Medicare coverage begins. To avoid a tax penalty, you should stop contributing to your HSA at least six months before you apply for Medicare.

NOTE: Some beneficiaries with higher incomes will pay a higher monthly Part B premium. For more information about the premium amount higher income individuals pay, visit our webpage Medicare Premiums: Rules for Higher Income Beneficiaries at www.ssa.gov/benefits/medicare/medicare-premiums.html.
What happens if I don’t sign up for Medicare Part B?

If you don’t sign up for Part B when you’re first eligible and you don’t qualify for a SEP:

• You may have to pay a late enrollment penalty for as long as you have Part B.
• You may have to pay all of the costs for doctors’ services, outpatient care, medical supplies, and preventive services.
• You can only sign up between January 1 and March 31, which may delay and cause a gap in health care coverage. Your coverage starts the first day of the month after you sign up.

How to apply

You may not have signed up for Medicare at age 65, perhaps because you have health coverage through an employer or a Health Savings Account. If so, you can apply on our website using our online Medicare application at [www.ssa.gov/benefits/medicare/](http://www.ssa.gov/benefits/medicare/).

If you already have Medicare Part A and you want to enroll in Part B, you can use one of the following options:

1. Go to “Apply Online for Medicare Part B During a Special Enrollment Period” and complete CMS-40B and CMS-L564. Then, upload your evidence of Group Health Plan (GHP) or Large Group Health Plan (LGHP) coverage based on current employment. You can complete and upload Form CMS-L564 (Request for Employment Information), or provide written notification (a letter, fax, or email) from the employer, GHP, or LGHP.

2. Fax your CMS-40B and employer-signed CMS-L564 (or written notification) to your local Social Security office.

3. Mail your CMS-40B and employer-signed CMS-L564 (or written notification) to your local Social Security office.

NOTE: When completing the CMS-L564:

• State, “I want Part B coverage to begin (MM/YY)” in the remarks section of the CMS-40B form or online application.

• If your employer is unable to complete Section B of the CMS-L564, please complete that portion as best as you can on their behalf and submit one of the following forms of secondary evidence:
  — Income tax returns that show health insurance premiums paid.
  — W-2s reflecting pre-tax medical contributions.
  — Pay stubs that reflect health insurance premium deductions.
  — Health insurance cards with a policy effective date.
  — Explanations of benefits paid by the GHP or LGHP.
  — Statements or receipts that reflect payment of health insurance premiums.

It is easy to complete and submit your application online. You can also submit the completed and signed forms CMS-40B and CMS-L564 (or written notifications) by mail or by contacting your local Social Security office. After your application is processed, you’ll receive a Medicare & You Handbook (Publication No. CMS-10050) that describes your Medicare benefits and plan choices.

For the latest information about Medicare, please visit [Medicare.gov](http://Medicare.gov) or call the toll-free number 1-800-MEDICARE (1-800-633-4227) or TTY number, 1-877-486-2048, if you’re deaf or hard of hearing.

Contacting Us

The most convenient way to do business with us is to visit [www.ssa.gov](http://www.ssa.gov) to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

Or, you can call us toll-free at 1-800-772-1213 or at 1-800-325-0778 (TTY) if you’re deaf or hard of hearing. We can answer your call from 8 a.m. to 7 p.m., weekdays. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. We are less busy later in the week (Wednesday to Friday) and later in the month. You can also use our automated services via telephone, 24 hours a day, so you do not need to speak with a representative.