**Medicare A (and/or) B Enrollment Instructions:**

**DELETE ALL NON RELAVENT INFO.—should only keep 1 section depending on client’s situation**

**Return Part B**

**Please follow the instructions that came with your Medicare Card to Return your Medicare Part B.**

**To Enroll in Part B later:**

* The [Request For Employment Information](https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf) form provides the creditable coverage information to avoid a Medicare Part B penalty when you enroll later. **This form is not required until you are ready to enroll.**
* No need to keep this form, we can provide the current version when you are closer to enrollment.
* If you change jobs before re-enrolling, **you will be required to get this form completed by each employer that provided Group Health Benefits from the time you qualified for Medicare until the time you enroll.**

**Keep Part B**

You will automatically be enrolled in both Medicare Parts A and B.  Simply, do nothing to keep Medicare Part B.

**Later**

Since you have group creditable coverage, you can wait to enroll in Medicare later. Simply do not enroll at this time. You will be asked to provide proof of creditable coverage when you enroll later.

**How to Enroll in Medicare Later?**

The [Request For Employment Information](https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf) form provides the creditable coverage information to avoid a Medicare Part B penalty when you enroll after age 65. **This form is not required until you are ready to enroll.**

* **There is no need to notify Medicare now if you are not enrolling.**
* No need to keep this form, we can provide the current version when you are closer to enrollment.
* If you change jobs after age 65, **you will be required to get this form completed by each employer that provided Group Health Benefits after age 65.**

**Now Turning 65**

**How to Enroll in Medicare A/B (if necessary) when turning age 65?**

Your enrollment process depends on if you are already collecting social security income before your 65th birthday.

**Not previously collecting Social Security Income**

* The easiest way to enroll is to visit[www.ssa.gov/medicare](http://www.ssa.gov/medicare).
* Click here for step by step [Directions – How to Enroll Online](https://htafinancial.com/wp-content/uploads/How-to-Apply-for-Medicare-only-online.pdf)

**Already collecting Social Security Income**

* You should not have to take any action to enroll in Medicare. Please expect to see your new Medicare ID card in the mail approximately 3 months before your 65th birthday. Your effective date will be the first of the month of your 65th birthday (unless your birthday is on the 1st, then it will be effective the 1st of the prior month).

**Now Over 65**

**How to Enroll in Medicare A/B when over age 65?**

Here is the [Request For Employment Information](https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf) form that you will need to avoid a Medicare Part B penalty when you enroll.

* Please take this form to the Human Resources Department to complete.
* You will need a form completed for each spouse that wishes to apply for Medicare.
* The form confirms you have had creditable coverage since you turned age 65 which will show that you are eligible for enrollment; as well as, waive a late enrollment penalty.

Creditable coverage is verified on the form by:

* The dates the Employee was Actively Employed.
* The date you were covered under the Group Health Plan.
* **The start date should reflect the initial enrollment in the group coverage NOT the date of your last enrollment period**.

***If you have not been covered under the same employer since you turned age 65, you will need an***[***EVF***](https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf)***form from each employer that provided group coverage.***

We always suggest you physically take this form to your local Social Security office to **apply in person.**

If you do not apply in person (ex: mailing/faxing your application or your spouse is visiting the local office on your behalf) a [Part B Application](https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS40B-E.pdf) is also necessary.