

Medicare.gov

The Official U.S. Government Site for Medicare

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Signing up for Part A & Part B

Some people get Part A & Part B automatically

You may qualify for [Medicare Part A \(Hospital Insurance\)](#) and [Medicare Part B \(Medical Insurance\)](#) if one of the following applies to you:

[I'm already getting benefits from Social Security or the Railroad Retirement Board \(RRB\).](#)

In most cases, you'll automatically get Part A and Part B starting the first day of the month you turn 65. If your birthday is on the first day of the month, Part A and Part B will start the first day of the prior month.

[I'm under 65 and have a disability.](#)

You automatically get Part A and Part B after you get disability benefits from Social Security or certain disability benefits from the RRB for 24 months.

[I have ALS \(Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease\).](#)

You automatically get Part A and Part B the month your disability benefits begin.

[I live in Puerto Rico and get benefits from Social Security or the RRB.](#)

You automatically get Part A. If you want Part B, you need to sign up for it. Complete an [Application for Enrollment in Part B \(CMS-40B\)](#) to sign up for Part B. Get this form and instructions in [Spanish](#).

If you get Medicare automatically

If you're automatically enrolled, you'll get [your red, white, and blue Medicare card](#) in the mail 3 months before your 65th birthday or your 25th month of disability.

Some people need to sign up for Part A & Part B

You need to sign up for Part A and Part B if:

You aren't getting Social Security or RRB [benefits](#) (for example, because you're still working).

Note

If you have coverage through a current or former employer, it's important to [understand how your current coverage works with Medicare](#) before making any decisions.

You qualify for Medicare because you have [End-Stage Renal Disease \(ESRD\)](#).

You live in Puerto Rico and want to sign up for Part B (you automatically get Part A). You must already have Part A to apply for Part B. Complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Get this form and instructions in [Spanish](#).

Note

[Learn more if you're signing up for Medicare based on the work record of a same-sex spouse.](#)

[Learn how to sign up for Medicare if you have coverage through the Health Insurance Marketplace.](#)

When can I sign up for Part A & Part B?

[Learn about when you can sign up for Parts A & B.](#)

How can I sign up for Part A & Part B?

[Apply online at Social Security.](#)

Visit your local [Social Security](#) office.

Call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778).

If you worked for a railroad, call the RRB at 1-877-772-5772.

Complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Get this form and instructions in [Spanish](#). Remember, you must already have Part A to apply for Part B.

Note

Medicare is managed by the Centers for Medicare & Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

Note

You don't need to sign up for Medicare each year. However, each year you'll have a chance to review your coverage and change plans.

What if I don't want Part B?

If your Medicare hasn't started yet, there are 2 ways to drop Part B:

1. If you were automatically enrolled in both Part A and Part B and sent a [Medicare card \[JPG\]](#), follow the instructions that come with the card, and send the card back. If you keep the card, you keep Part B and will pay Part B premiums.
2. If you signed up for Medicare through Social Security, contact [Social Security](#).

[Learn more about whether you should get Part B.](#)

Note

You must pay your Part B premium every month for as long as you have Part B (even if you don't use it).

If your Medicare has started and you want to drop Part B, contact [Social Security](#) for instructions on how to submit a signed request. Your coverage will end the first day of the month after Social Security gets your request.

Note

If you drop Part B, you generally won't be able to enroll in Part B again until the next General Enrollment Period (January 1 – March 31st).

Also, you may have to pay a [late enrollment penalty](#).

Medicare.gov

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