**Medicare Quick Start Guide**

Here are the basic steps someone needs to take in order to enroll in Original Medicare A and B. A Medicare Advantage plan or Medicare Supplement and Stand-alone prescription drug plan can then be purchased if appropriate.

1. You will automatically be enrolled in Medicare part A when you turn 65. If you are already taking Social Security payments, you will automatically be enroll in part B as well. Regardless of which day of the month you turn 65, you’re Medicare A and B start date will be the first of that month. If you are not taking Social Security payments, you will need to enroll in Part B through the local Social Security office or online at <https://www.ssa.gov/benefits/medicare/>
2. Keep in mind that most people pay $134 a month for Medicare Part B. If you draw Social Security (SS payments) it will be taken out of your check every month. If you do not take SS payments, you will be billed quarterly.
3. Some people pay more for Medicare part B based on their income from 2 years previous to the current year. A chart has been provided for your reference <https://www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html>
4. Once you have Medicare A and B, you can determine which type of plan you want to provide drug coverage and how you want to cover the Medical portion not covered by Original Medicare.
5. You could enroll in a Medicare Advantage plan up to 3 months prior to the month you’re Medicare A and B starts. If you do not want to go with a Medicare Advantage plan, you can enroll in a Medicare Supplement and PDP plan. Watch this webinar on the differences between Medicare Advantage and a Supplement and drug plan <https://attendee.gotowebinar.com/recording/3186855675807336449>
6. Once you determine the plan type you want, you should speak with an independent agent to find the best price or fit for your specific situation. Any application that goes in the first 3 months before you turn 65 will start on the first of the month you turn 65 to coincide with your Medicare A and B start dates. If you put in an application during the month you turn 65 it will start the first of the next month. You have 3 months after you turn 65 to put an application in. Medicare enrollment when turning 65 is guaranteed issue. They cannot block you due to health conditions.
7. There is an opportunity to change the plan you are in every year during the Medicare Open Enrollment Period. This runs from October 15th through December 7th every year. Any change you make will take effect on January 1st