



How to Enroll in Medicare

You can enroll in Medicare Part A and Part B as early as three months before your 65th birthday.

If you're already getting Social Security, disability benefits, or railroad retirement checks, you will receive your Medicare card before your 65th birthday. You will automatically be enrolled in Original Medicare, Part A (hospital insurance) and Part B (medical insurance), starting on the first day of the month that you turn 65. However, since Part B requires that you pay a premium, you have the option of turning it down.

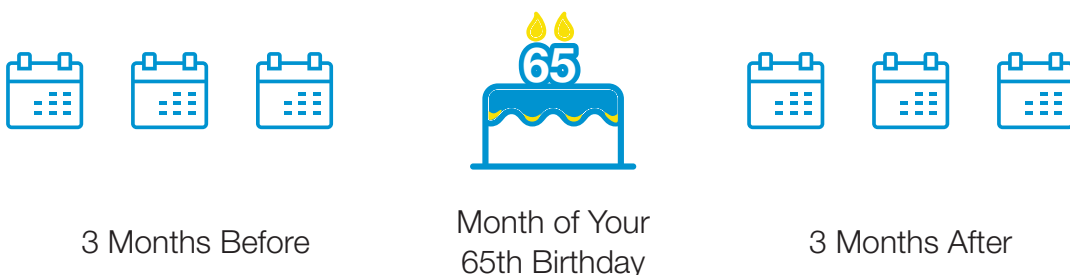
If you're still working or haven't elected to begin receiving Social Security benefits yet, contact your local Social Security office about three months before your birthday.

In all, you have a seven-month timeframe to enroll — three months before your 65th birthday, your birth month, and three months after. Once you are enrolled in Medicare, you may want to choose other important options, such as Medicare Part C (Medicare Advantage) and Part D (prescription drug coverage). These are not included with Original Medicare, but you can get this coverage from Blue Cross and Blue Shield of Alabama.

If you decide you'd rather have a Medicare Supplement plan, you can get that coverage from Blue Cross and Blue Shield of Alabama, too.

When to enroll in Medicare:

Initial Enrollment Period



An Independent Licensee of the
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