



[← Back to Get Started with Medicare](#)

Step 1

Working past 65

If you (or your spouse) are still working when you turn 65, Medicare works a little differently. [Need a refresher on Medicare basics?](#)

Feedback

Do I need to sign up for Medicare when I turn 65?

[Answer a few questions to find out when to sign up](#), or review some common situations here:

In this situation:	You need to know:
<p>You (or your spouse) are:</p> <ul style="list-style-type: none">• Still working at a job that has more than 20 employees• Have health insurance from that job	<ul style="list-style-type: none">• You can wait until you (or your spouse) stop working (or lose your health insurance, if that happens first) to sign up for <u>Part B (Medical Insurance)</u>, and you won't pay a late enrollment penalty.• If you don't have to pay a premium for <u>Part A (Hospital Insurance)</u>, you can choose to sign up when you turn 65 (or anytime later). Do I qualify? ⓘ

In this situation:	You need to know:
	<ul style="list-style-type: none"> Your job-based insurance pays first, and Medicare pays second.
<p>You (or your spouse) are:</p> <ul style="list-style-type: none"> Still working at a job that has fewer than 20 employees Have health insurance from that job 	<ul style="list-style-type: none"> You can wait until you (or your spouse) stop working (or lose your health insurance, if that happens first) to sign up for Part B (Medical Insurance), and you won't pay a late enrollment penalty. Ask the employer that provides your health insurance if you need to sign up for Part A and Part B when you turn 65. If you don't sign up for Part A and Part B, your job-based insurance might not cover the costs for services you get. If you do get Medicare and keep your job-based insurance, Medicare pays for services first, and your job-based insurance pays second.
<p>You (or your spouse) are still working and have health insurance, but it's not from a job (like Medicaid or Marketplace).</p>	<ul style="list-style-type: none"> <u>Answer a few questions</u> to find out when to sign up and other important information you need to know, based on the specific type of coverage you have. The rules vary depending on what type of other health insurance you have. Contact your health insurance to get more information.
<p>You're still working and are self-employed or have health insurance that's not available to everyone at the company.</p>	<ul style="list-style-type: none"> Ask your insurance provider if your coverage is employer group health plan coverage (as defined by the IRS.) If it's not, sign up for Medicare when you turn 65 to avoid a monthly Part B late enrollment penalty. If you have retiree coverage from a previous job, it may not pay for your health services if you don't have both Part A and Part B. Ask your benefits administrator how your retiree coverage works with Medicare.

<p>In this situation:</p>	<p>You need to know:</p>
<p>You have COBRA coverage and haven't signed up for Medicare yet.</p>	<ul style="list-style-type: none"> • Sign up for Medicare when you turn 65 to avoid gaps in coverage and a monthly Part B late enrollment penalty. • If you have COBRA before signing up for Medicare, your COBRA will probably end once you sign up. <p>Don't wait until your COBRA coverage ends to sign up for Part B – Getting COBRA doesn't extend your limited time to sign up for Medicare.</p> <p><u>Get important information about COBRA and Medicare.</u></p>
<p>You got COBRA coverage after you signed up for Medicare.</p>	<p>COBRA pays after Medicare (unless you have End-Stage Renal Disease). <u>Get important information about COBRA and Medicare.</u></p>
<p>You're still working and you (or your spouse) get a stipend from your employer to buy your own health insurance.</p>	<ul style="list-style-type: none"> • Ask your health insurance company if you need to sign up for Part A and Part B when you turn 65. • Some private insurance has rules that lower what they pay (or don't pay at all) for services you get if you're eligible for other coverage, like Medicare. • Generally, Medicare doesn't work with your insurance. • Once you sign up, Medicare pays first.
<p>You're still working, but don't have any health insurance.</p>	<ul style="list-style-type: none"> • Sign up for both <u>Part A (Hospital Insurance)</u> and <u>Part B (Medical Insurance)</u> when you're first eligible (usually when you turn 65). • Generally, there are risks to signing up later, like having to pay a penalty. • If you can't afford insurance there are ways to <u>get help paying costs.</u>

How do I sign up for Medicare?

If you're already getting benefits from Social Security (or Railroad Retirement Board), you'll automatically get Medicare. If not, you'll need to sign up. [Answer a few questions to find out how you get Medicare.](#)

Retiring in the next year? [Find out what you need to do before you retire.](#)

If you have a Health Savings Account (HSA): To avoid a tax penalty, you and your employer should stop contributing to your HSA 6 months before you retire or apply for benefits from Social Security (or the Railroad Retirement Board).

[Why should I stop contributions before I retire?](#) ⓘ

Do I need to get more coverage?

After you sign up for Part A (Hospital Insurance) and Part B (Medical Insurance), you can choose how you get your coverage.

Before you go further: It's important to [learn more about your coverage options](#) so you understand your choices.

When can I get more coverage?

Type of coverage:	When you can get it:
Medicare Advantage Plan	You have 2 months after your job-based insurance ends to join a plan. If you want your plan's coverage to start when your job-based insurance ends, sign up for Medicare and join a plan before your job-based insurance ends.
Medicare drug plan	You have 2 months after your job-based insurance ends to join a plan.

Type of coverage:	When you can get it:
	If you want Medicare drug plan coverage to start when your job-based insurance ends, sign up for Medicare and join a plan before your job-based insurance ends.
Medicare Supplement Insurance (Medigap) <u>policy</u>	You have 6 months after you first get both Part A and Part B (if you're 65 or older) to buy a policy. Learn more about Medigap.

Don't risk losing your retiree coverage. Check before joining a plan.

The employer may offer coverage when you have Medicare, like a supplemental plan, drug coverage, or Medicare Advantage Plan. If they do, **ask if you or your family will lose your retiree coverage** if you join a plan the employer doesn't offer.

What else do I need to know?

As long as you have other creditable drug coverage, you can wait to join a Medicare drug plan or a Medicare Advantage Plan with drug coverage.

- If you're not sure your current drug plan is considered creditable drug coverage, ask your plan – they have to tell you. Your plan will also send you this information every year.
- Keep this information – you may need it when you're ready to join a Medicare drug plan. (Don't send this information to Medicare.)

You won't pay the Part D late enrollment penalty as long as you don't go more than 63 days without creditable drug coverage. [Learn how to avoid the late enrollment penalty.](#)

[Get more details on how Part D works with other insurance.](#)

What do you want to do next?