

Medicare.gov

Should I get Parts A & B?

Most people should enroll in Medicare Part A (Hospital Insurance) [when they're first eligible](#), but certain people may choose to delay Medicare Part B (Medical Insurance). In most cases, it depends on the type of health coverage you may have. Select the situation that applies to you to learn more.

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).

[I'm currently working, and I have coverage through my job.](#)

The size of the employer determines whether you may be able to delay Part A and Part B without having to pay a penalty if you enroll later.

The employer has fewer than 20 employees.

You should sign up for Part A and Part B [when you're first eligible](#). In this case, [Medicare pays before your other coverage](#). [Learn more about how to get Parts A and B](#).

The employer has 20 or more employees.

Ask your benefits manager whether you have group health plan coverage (as defined by the IRS). People with group health coverage based on current employment may be able to delay Part A and Part B and won't have to pay a lifetime late enrollment penalty if they enroll later. If you want to delay both Part A and Part B coverage, you don't need to do anything when you turn 65.

If you're eligible for premium-free Part A, you can enroll in Part A at any time after you're first eligible for Medicare. Your Part A coverage will go back (retroactively) 6 months from when you sign up (but no earlier than the first month you're eligible for Medicare).

If you aren't eligible for premium-free Part A, and you don't buy it when you're first eligible, you may have to pay a penalty.

Note

Premium-free Part A coverage:

- Begins 6 months back from the date you apply for Medicare (or Social Security/RRB benefits). To avoid a tax penalty, you should stop contributing to your Health Savings Account (HSA) at least 6 months before you apply for Medicare.
- Begins no earlier than the first month you were eligible for Medicare.

When the employment or employer/union coverage ends

Once the employment (or your employer/union coverage) ends, 3 things happen:

1. You may be able to get COBRA coverage, which continues your health insurance through the employer's plan (in most cases for only 18 months) and probably at a higher cost to you. If you're eligible for Medicare, you don't qualify for COBRA coverage without having to pay a premium.
2. You have 8 months to sign up for [Part B without a penalty](#), whether or not you choose COBRA. To sign up for Part B while you're employed or during the 8 months after employment ends, complete an [Application for Enrollment in Part B \(CMS-40B\)](#) and a [Request for Employment Information \(CMS-L564\)](#). If you choose COBRA, don't wait until your COBRA ends to enroll in Part B. If you don't enroll in Part B during the 8 months after the employment ends:
 - You won't be able to enroll until January 1–March 31, and you'll have to wait until July 1 of that year before your coverage begins. This may cause a gap in health care coverage.
 - You may have to pay a lifetime late enrollment penalty.
3. If you already have COBRA coverage when you enroll in Medicare, your COBRA will probably end. If you become eligible for COBRA coverage after you're already enrolled in Medicare, you must be allowed to take the COBRA coverage. It will always be secondary to Medicare (unless you have End-Stage Renal Disease (ESRD) [Learn more about how Medicare works with other insurance](#)).

I have coverage through my spouse who is currently working.

The size of the employer determines whether you may be able to delay Part A and Part B without having to pay a penalty if you enroll later.

The employer has fewer than 20 employees.

You should sign up for Part A and Part B [when you're first eligible](#). In this case, [Medicare pays before your other coverage](#). [Learn more about how to get Parts A and B](#).

Note

If you don't enroll [when you're first eligible](#), you may have to pay a [Part B late enrollment penalty](#), and you may have a gap in coverage if you decide you want Part B later.

The employer has 20 or more employees.

Ask the benefits manager whether you have group health plan coverage (as defined by the IRS). People with group health coverage based on current employment may be able to delay Part A and Part B and won't have to pay a lifetime late enrollment penalty if they enroll later.

How you delay your coverage depends on your situation:

- If you'll be getting benefits from Social Security or the Railroad Retirement Board (RRB) at least 4 months before you turn 65, you'll automatically get Part A and Part B. You'll get your [red, white, and blue Medicare card](#) in the mail 3 months before your 65th birthday. If you don't want Part B, follow the instructions that came with the card. If you keep the card, you keep Part B and will pay Part B premiums.
- If you **won't** be getting benefits from Social Security or the Railroad Retirement Board (RRB) at least 4 months before you turn 65, you don't need to do anything when you turn 65.

If you're eligible for premium-free Part A, you can enroll in Part A at any time after you're first eligible for Medicare. Your Part A coverage will go back (retroactively) 6 months from when you sign up (but no earlier than the first month you're eligible for Medicare).

If you aren't eligible for premium-free Part A, and you don't buy it when you're first eligible, you may have to pay a penalty.

Note

Premium-free Part A coverage:

- Begins 6 months back from the date you apply for Medicare (or Social Security/RRB benefits). To avoid a tax penalty, you should stop contributing to your Health Savings Account (HSA) at least 6 months before you apply for Medicare.
- Begins no earlier than the first month you were eligible for Medicare.

When the employment or employer/union coverage ends

Once the employment (or your employer/union coverage) ends, 3 things happen:

1. You may be able to get COBRA coverage, which continues your health insurance through the employer's plan (in most cases for only 18 months) and probably at a higher cost to you. If you're eligible for Medicare, you don't qualify for COBRA coverage without having to pay a premium.
2. You have 8 months to sign up for [Part B without a penalty](#), whether or not you choose COBRA. To sign up for Part B while you're employed or during the 8 months after employment ends, complete an [Application for Enrollment in Part B \(CMS-40B\)](#) and a [Request for Employment Information \(CMS-L564\)](#). If you choose COBRA, don't wait until your COBRA ends to enroll in Part B. If you don't enroll in Part B during the 8 months after the employment ends:
 - You won't be able to enroll until January 1–March 31, and you'll have to wait until July 1 of that year before your coverage begins. This may cause a gap in health care coverage.
 - You may have to pay a lifetime late enrollment penalty.
3. If you already have COBRA coverage when you enroll in Medicare, your COBRA will probably end. If you become eligible for COBRA coverage after you're already enrolled in Medicare, you must be allowed to take the COBRA coverage. It will always be secondary to Medicare (unless you have End-Stage Renal Disease (ESRD) [Learn more about how Medicare works with other insurance](#)).