A STEP-BY-STEP MINI GUIDE

Signing Up for Medicare

Get the Timing Right the First Time



Step by Step: Deadlines, Forms, Penalties and Common Mistakes

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Before You Begin

Signing up for Medicare is a one-time job with real deadlines. Get it right and coverage starts on time with no extra cost. Miss a window and you can face a gap in coverage and a late penalty that lasts as long as you have Medicare.

This mini book walks through the sign-up step by step: whether you are enrolled automatically, the 7-month window around your 65th birthday, what to do if you are still working, how to apply, the penalties, and the most common mistakes. Its companion, Signing Up for Social Security, Step by Step, covers retirement benefits.

How to Use This Book

Rules and dollar amounts were checked against Medicare.gov and SSA.gov as of November 18, 2026. Dollar amounts change every January. The worksheet at the back helps you mark your own dates.

What This Book Is and Is Not

This is general information. It is not legal or insurance advice. For free, unbiased help with your situation, call Nevada's Medicare Assistance Program at 800-307-4444, or 1-800-MEDICARE.

Chapter 1: The Parts in One Page

Part	What it is	How you get it
Part A	Hospital insurance	Through Social Security; premium-free for most people
Part B	Medical insurance: doctors and outpatient care	Through Social Security; monthly premium
Part C (Medicare Advantage)	A private plan that takes the place of A and B	Through Medicare.gov or the plan; you must have A and B first
Part D	Prescription drug coverage	Through Medicare.gov or the plan; you need A or B first
Medigap	Private supplement insurance that helps pay what A and B do not	From an insurance company

You sign up for Parts A and B through Social Security. You choose a drug plan, Medicare Advantage plan or Medigap policy separately.

2026 Costs

Medicare.gov lists these amounts for 2026:

- Part A premium: $0 for most people, who paid Medicare taxes for about 10 years. Others pay $311 or $565 a month.
- Part A hospital deductible: $1,736 per benefit period.
- Part B premium: $202.90 a month, or more with higher income. Medicare.gov's penalty page shows $209.40 for 2027.
- Part B deductible: $283 a year. After that you usually pay 20 percent of the Medicare-approved amount.
- Part D out-of-pocket limit: $2,100 for the year. Drug plan premiums vary by plan.

Chapter 2: Are You Signed Up Automatically?

Yes, If You Already Get Social Security

Medicare.gov says that if you get Social Security retirement or disability benefits at least 4 months before you turn 65, you do not need to do anything. You are enrolled in Part A and Part B automatically. Your welcome package with your Medicare card comes in the mail 3 months before coverage starts.

If you have job-based coverage and are not sure you want Part B yet, read Chapter 4 and call Social Security before your coverage starts.

No, If You Are Not Getting Benefits Yet

Many people wait to start Social Security until full retirement age or later. If you are not getting benefits, you must sign up for Medicare yourself. Social Security's own planning page says that if you delay retirement benefits, be sure to sign up for just Medicare at 65.

Disability

Medicare.gov says people on Social Security disability get Medicare automatically after 24 months of disability benefits. People with ALS (Lou Gehrig's disease) get it as soon as disability benefits begin.

Checklist

- ☐ I know whether I will be enrolled automatically.
- ☐ If not, I have marked my Initial Enrollment Period on the worksheet.

Chapter 3: Your First Chance: The 7-Month Window

Your Initial Enrollment Period is 7 months long. It starts 3 months before the month you turn 65, includes your birthday month, and ends 3 months after it.

If your 65th birthday is in June	
Window opens	March 1
Birthday month	June
Window closes	September 30

When Coverage Starts

Medicare.gov says coverage always starts on the first of a month.

- Premium-free Part A starts the month you turn 65. If your birthday is on the 1st, it starts the month before.
- Part B: if you sign up before your birthday month, coverage starts the month you turn 65.
- Part B: if you sign up in your birthday month or the 3 months after, coverage starts the next month.

The lesson: sign up in the first 3 months of the window so there is no gap.

> **Example** Pat turns 65 on June 20 and is retiring with no job coverage. Pat signs up in March. Parts A and B both start June 1. If Pat waited until August, Part B would not start until September 1, leaving a summer with no medical coverage.

If You Miss the Window

After the Initial Enrollment Period ends, you can only sign up for Part B during another enrollment period. If you do not qualify for a Special Enrollment Period (Chapter 4), you must use the General Enrollment Period: January 1 to March 31 each year. Coverage starts the month after you sign up, and a late penalty may apply (Chapter 6).

Checklist

- ☐ I wrote my window dates on the worksheet.
- ☐ I plan to sign up in the first 3 months.

Chapter 4: Still Working at 65

If you or your spouse are still working and have health coverage through that current job, Medicare.gov says you can wait to sign up for Part B without a penalty.

The 8-Month Special Enrollment Period

When the job or the job coverage ends, whichever comes first, you get 8 months to sign up for Part B with no penalty. Medicare.gov says this window starts when you stop working or lose the coverage, even if you choose COBRA or other coverage.

To avoid a gap, Medicare.gov suggests signing up about a month before your job coverage ends.

What Does Not Count

This is where people get hurt. Medicare.gov is clear on these:

- COBRA is not job-based coverage for this rule. COBRA does not extend your time to sign up.
- Retiree coverage from a former employer usually does not count. Check with the plan.
- A Marketplace (Nevada Health Link) plan does not give you a Special Enrollment Period.
- If you are self-employed, ask the insurer whether your plan counts as employer group coverage. If it does not, sign up at 65.
- The employer coverage must be available to everyone at the company.

The Forms

When you sign up after leaving a job, Social Security needs proof that you had job coverage:

- CMS-40B: Application for Enrollment in Medicare Part B.
- CMS-L564: Request for Employment Information. Your employer fills out part of it to show the dates you were covered.

You can apply online at SSA.gov, or fax or mail the forms to your local Social Security office.

Health Savings Accounts If you have a Health Savings Account (HSA), Medicare.gov says to stop putting money in 6 months before you retire or apply for benefits. Ask your HSA administrator or a tax professional how this applies to you.

Drug Coverage

Medicare.gov says you will not owe the Part D late penalty as long as you do not go 63 days or more without creditable drug coverage. Ask your employer plan, in writing, whether its drug coverage is creditable, and keep the answer.

Checklist

☐ My job coverage is from current work, not COBRA or retiree coverage.

☐ I know the date my job coverage will end.

☐ I have written proof my drug coverage is creditable.

Chapter 5: How to Sign Up

Online

Social Security's sign-up page says that if you are 65 or older you can apply online at SSA.gov for Parts A and B, or Part A only. You will need the start and end dates of any group health plan you have had since 65. If you already have Part A and are adding Part B, you also need an email address and your Medicare number.

By Phone

Call Social Security at 1-800-772-1213, Monday through Friday, 8 a.m. to 7 p.m. local time. TTY 1-800-325-0778.

In Person or by Mail

You can visit a local Social Security office by appointment, or fax or mail the forms. Medicare.gov lists CMS-18F5 to apply for Part A and Part B, and CMS-40B for Part B if you already have Part A.

After You Apply

1. Keep your confirmation number or a copy of what you sent.
2. Watch for your Medicare card and welcome package.
3. Once you know your Part B start date, choose a drug plan, a Medicare Advantage plan or a Medigap policy if you want one (Chapter 7).

Free Help in Nevada

Nevada's Medicare Assistance Program (MAP) is the state's SHIP program. It gives free, unbiased counseling by phone, online or in person.

Who	Phone
Nevada MAP, statewide	800-307-4444
Northern Nevada, Access to Healthcare Network	775-284-1892
1-800-MEDICARE	800-633-4227 (TTY 1-877-486-2048)
Social Security	1-800-772-1213 (TTY 1-800-325-0778)

Chapter 6: Late Penalties

Medicare's penalties are small each month but can last for life. These rules come from Medicare.gov's page on avoiding penalties.

Part B

You pay an extra 10 percent of the Part B premium for each full year you could have had Part B but did not. You pay it as long as you have Part B. You generally do not owe it if you qualified for a Special Enrollment Period.

> **Medicare.gov Example** A person who waited 24 months has a 20 percent penalty. In 2027 that is $209.40 plus $41.88, or $251.30 a month, for as long as they have Part B.

Part D

If you go 63 days or more without Part D or other creditable drug coverage after you are first eligible, the penalty is 1 percent of the national base premium for each month without coverage. That base was $38.99 in 2026 and is $41.33 in 2027. It is added to your drug plan premium for as long as you have drug coverage, even if you change plans. You do not owe it if you get Extra Help.

> **Medicare.gov Example** 14 months without coverage is a 14 percent penalty: $5.80 a month in 2027, added to the plan premium.

Part A

Most people never pay for Part A. If you have to buy it and do not sign up when first eligible, the premium goes up 10 percent, and

you pay the higher amount for twice the number of years you waited.

Chapter 7: Drug Plans and Medigap: Watch the Timing

Drug Coverage

To join a Part D drug plan, you need Part A or Part B. To join a Medicare Advantage plan, you need both. You choose these plans through Medicare.gov or by calling 1-800-MEDICARE, not through Social Security. If you do not have other creditable drug coverage, join a drug plan when you first get Medicare to avoid the Part D penalty.

Medigap Has a One-Time Window

Medicare.gov says your one-time Medigap Open Enrollment Period lasts 6 months. It starts the first day of the month you are 65 or older and signed up for Part B. It starts even if you sign up for Part B while you still have job coverage.

After that window, there is no federal guarantee that a company will sell you a policy, and it may cost more because of your health. Some states give more rights. Ask Nevada MAP before you decide.

Why This Matters If you might want a Medigap policy someday, do not sign up for Part B early "just because" while you still have good job coverage. That can start your 6-month Medigap clock before you need it.

Chapter 8: Common Mistakes

1. **Thinking COBRA counts.** It does not. Sign up for Medicare when your job ends, not when COBRA ends.
2. **Thinking retiree coverage counts.** It usually does not. Check before you skip Part B.
3. **Waiting until your birthday month.** That causes a gap. Sign up in the first 3 months of the window.
4. **Delaying Social Security and forgetting Medicare.** If you are not getting benefits, nobody signs you up.
5. **Going without drug coverage.** 63 days without creditable coverage starts the Part D penalty.
6. **Missing the 8-month window after a job ends.** Then you must wait for January to March and may owe a penalty.
7. **Starting Part B early while on job coverage.** That can use up your one-time Medigap window.
8. **Not keeping papers.** Keep your employer's coverage dates, written proof of creditable drug coverage and your confirmation numbers.

My Medicare Worksheet

Item	My date or answer
My 65th birthday	_____
Initial Enrollment Period opens (3 months before birthday month)	_____
Initial Enrollment Period closes (3 months after birthday month)	_____
Am I getting Social Security 4 months before 65? (automatic)	_____
Job coverage from current work? Ends on	_____
8-month window closes	_____
Date I applied and confirmation number	_____
Part A start date	_____
Part B start date	_____
Medigap window ends (6 months after Part B start)	_____
Drug plan chosen	_____

Acronyms

ALS. Amyotrophic lateral sclerosis

COBRA. Consolidated Omnibus Budget Reconciliation Act, which lets you keep job health coverage for a time after leaving

HSA. Health Savings Account

MAP. Nevada Medicare Assistance Program

SHIP. State Health Insurance Assistance Program

TTY. Text telephone, for callers who are deaf or hard of hearing

Sources

All web pages were read on November 18, 2026.

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- Social Security Administration, Sign up for Part B only (modified May 5, 2026).
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- Social Security Administration, Delayed Retirement Credits.
- Nevada Aging and Disability Services Division, Medicare Assistance Program (MAP).

About This Book

Signing Up for Medicare, Step by Step is part of a set of free plain-language guides from Trinfinity Enterprises, with its companion Signing Up for Social Security, Step by Step. Rules and amounts were checked against the sources listed as of November 18, 2026. Amounts change each January. This book is general information, not legal or insurance advice. If you find something that has changed or needs correcting, please write to andrew@trinfinityenterprises.com.