



# MEDICARE Made Easy (2026)

When And How  
To Apply For Medicare?



# When Can I Apply for Medicare?

**When You Can Enroll in Medicare Depends on When You First Become Eligible and Whether You Are Leaving Coverage Through Your Employer or Other Group Plan**

**There are Three Enrollment Periods You Could Qualify for Depending on Your Personal Situation:**

- **Initial Enrollment Period (IEP)** – This applies when you first become eligible for Medicare by Turning 65.
- **Special Enrollment Period (SEP)** – This applies if you don't enroll in Medicare when you are first eligible, but have maintained creditable coverage, such as with your employer's group medical plan.
- **General Enrollment Period (GEP)** – This period applies if you missed your initial opportunity to enroll in Medicare Part B and also missed the Special Enrollment Period.

# When Can I Apply for Medicare?



## When Am I Eligible to Enroll in Medicare and When Does My Coverage Begin?

	Eligibility Category	When Can I Enroll for Part B?	Part A Coverage Starts	Part B Coverage Starts
<b>Initial Enrollement Period (IEP)</b>	Aging-in Turning 65	Month before 65th birthday	No premium is required for art A. Coverage starts the month you turn 65. (If your birthday is on the first of the month, coverage starts the month before you turn 65.)	The month you turn 65
		The month you turn 65		The next month
		1 month after you turn 65		2 months after you sign up
		2 or 3 months after you turn 65		3 months after you sign up
<b>Special Enrollement Period (SEP)</b>	Leaving Employer Group Coverage	You have up to 8 months after you lose group coverage to enroll		The month after you enroll
<b>General Enrollement Period (GEP)</b>	Missed IEP and SEP	<ul style="list-style-type: none"> <li>Part A - If you declined Part A when first eligible, you can enroll anytime after age 65</li> <li>Part B - January 1 - March 31st</li> </ul>	Coverage is effective retroactive 6 months prior to enrollment	The month after you enroll

# What if I am Still Covered Under with My Employer's Group Health Plan?

## Medicare Versus Employer Coverage – Which is Better for Me?

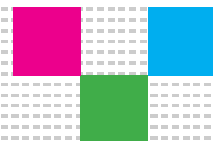
### Points to Consider:

- What is my monthly premium contribution?
- Choice of Providers – Are my provider choices limited by network limitations? Can I access the physicians and facilities that are important to me?
- Prescription Drugs - Are my ongoing prescriptions covered? Are my medications affordable?
- Out of Pocket Costs – What are my copays and coinsurance that I am required to pay when I access care?

# Medicare Application Process and Timeline

## How Long Does it Take Medicare to Process My Application?

- **Aging in – turning age 65, applying for Part A or Part A & B: Very timely and is generally always completed by age 65, just make sure that process is started 3 months in advance.**
- **Over Age 65, Part A is active, and only electing Part B – Fill out Form CMS-40B and have your employer complete the Form L564. Personally deliver to your local SSA office if an effective date is need quickly. You can also apply online and it will usually be within six weeks.**





# OPEN FOR QUESTIONS

*There is not a charge for our services.*

*Feel free to contact our office for a  
no obligation Medicare proposal.*

*Thank you for your time today.*

**For more  
information**



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