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Nearing 65? Important Medicare Dates to Remember

If you are approaching age 65, there are several important dates you need to know related to Medicare enrollment. Medicare eligibility, whether based on age or disability, can feel confusing, but understanding key timelines and deadlines is essential. Missing an important enrollment deadline can result in delayed coverage or costly penalties.

As you approach Medicare eligibility, keep the following enrollment periods and considerations in mind.

Initial Enrollment Period (IEP)

The **Initial Enrollment Period (IEP)** is your first opportunity to enroll in Medicare. This seven-month window is tied to your eligibility—either when you turn 65 or when you become eligible due to receiving Social Security Disability Insurance (SSDI).

Your IEP includes:

- The three months before your eligibility month
- Your eligibility month
- The three months after your eligibility month

During this time, you may enroll in:

- **Medicare Part A** (hospital insurance)
- **Medicare Part B** (medical insurance)
- **Medicare Part D** (prescription drug coverage), or
- A **Medicare Advantage Plan (Part C)**

Deciding Whether to Enroll During Your IEP

Whether you should enroll in Medicare during your Initial Enrollment Period depends on your individual situation. Several factors may influence your decision, including:

- Are you or your spouse still actively working and covered by an employer health plan?
- Are you contributing to a Health Savings Account (HSA)?
- Do you qualify for Medicaid, which may affect Medicare premiums and costs?

The answers to these questions can determine whether you should enroll in Medicare right away or delay enrollment without penalties.

Automatic Enrollment

If you are already receiving benefits from **Social Security (SSA)** or the **Railroad Retirement Board (RRB)**, you will be automatically enrolled in **Medicare Part A and Part B** beginning the month you become eligible.

If you are receiving benefit payments, you are required to take Part A. However, you may choose to decline Part B. Be aware that declining Part B—depending on your circumstances—may lead to late enrollment penalties if you enroll later.

Non-Automatic Enrollment

If you are not receiving SSA or RRB benefits, you will need to actively enroll in Medicare during your Initial Enrollment Period. Enrollment can be completed by contacting the **Social Security Administration** or the **Railroad Retirement Board**.

Why Medicare Dates Matter

Medicare enrollment dates are important. Failing to review your options or missing a deadline can result in mistakes that impact both your finances and your health. Some enrollment decisions are difficult—and in some cases impossible—to reverse.

If you have questions about Medicare, consider connecting with someone who understands the program and is trained to provide accurate, unbiased information.

The **Meadowlark Extension District** offers free, unbiased Medicare information. For answers to your questions, contact **Teresa Hatfield** at thatfield@ksu.edu or call **785-364-4125**.