

Signing Up for Part A (continued)

Some People Need to Sign Up for Part A

If you aren't getting Social Security or RRB benefits (for instance, because you are still working), you will need to sign up for Part A (even if you are eligible to get it **premium-free**). You should contact Social Security 3 months before you turn age 65. If you worked for a railroad, contact the RRB to sign up.

If you need to sign up for Part A, you can sign up during the following times:

- **Initial Enrollment Period**—When you are first eligible for Medicare. (This is a 7-month period that begins 3 months before the month you turn age 65, includes the month you turn age 65, and ends 3 months after the month you turn age 65.)
- **General Enrollment Period**—Between January 1–March 31 each year. Your coverage will begin July 1. You may have to pay a higher premium for late enrollment. See below.
- **Special Enrollment Period**—If you or your spouse (or family member if you are disabled) is currently working, and you are covered by a group health plan through the employer or union. See page 22.
- **Special Enrollment Period for International Volunteers**—If you are serving as a volunteer in a foreign country. See page 22.

If you aren't eligible for premium-free Part A, you may be able to buy it. However, if you don't buy Part A when you are first eligible, your monthly premium may go up 10%. You will have to pay the higher premium for twice the number of years you could have had Part A, but didn't join. For example, if you were eligible for Part A, but didn't join for 2 years, you will have to pay the higher premium for 4 years. You don't have to pay a penalty if you are eligible for a special enrollment period.

For more information on Part A, call Social Security, or visit www.socialsecurity.gov. If you get benefits from the RRB, call 1-877-772-5772.



If you have End-Stage Renal Disease (ESRD), different rules apply. Visit your local Social Security office, or call Social Security at 1-800-772-1213 to sign up for Part A. **TTY** users should call 1-800-325-0778. For more information, visit www.medicare.gov/Publications/Pubs/pdf/10128.pdf to view the booklet, “Medicare Coverage of Kidney Dialysis and Kidney Transplant Services.”

Blue words in the text are defined on pages 115–118.