

# Turning 65? Follow Your Path to Medicare!

**Start Here**  
 (If you contribute to a Health Savings Account (HSA) contact a Medicare counselor\* before making any Medicare decisions)

Are you working **OR** is your spouse working **AND** at a job with at least 20 employees?

**NO**

**YES**

Are you enrolled in a Marketplace\*, SHOP plan or expanded Medicaid?

**NO**

Are you eligible for healthcare services through Veterans Admin. (VA\*) or Tribal/Indian Health Services (IHS\*)?

**YES**

IHS\* and VA\* health services may require you to enroll in Medicare. Talk with your IHS\* or VA\* representative to learn more. Enrolling in Medicare does not affect your ability to receive services through IHS\* and/or VA\*.

**NO**

Do you get health insurance through your current employer? (COBRA and retiree insurance are not considered current employer coverage)

**YES**

If you get coverage through a Marketplace plan or expanded Medicaid, in most cases, it will end when you turn 65,

Do you have "creditable" drug coverage that is as good as Medicare's basic drug benefit? Your job should tell you in writing.

**YES**

**NO**

Coverage in a Marketplace\* plan (including under 20 employee SHOP plans) require that you enroll in Medicare upon turning 65.

**NO**

Do you get health coverage through TRICARE\*?

**YES**

Enroll in Medicare up to 3 months before you turn 65. To enroll, contact the Social Security Administration at **1-800-772-1213** or **www.ssa.gov**.  
 If you are worried about affording Medicare find help at **BenefitsCheckUp.org**

Talk with your TRICARE\* representative to learn how Medicare works with your current coverage. Then consider your options for enrolling in Medicare.

**Have more questions?**  
 Call a local Medicare counselor for free, personal help:  
[www.shiptacenter.org](http://www.shiptacenter.org)  
 Learn more about Medicare:  
[MyMedicareMatters.org](http://MyMedicareMatters.org)

Consider enrolling only in Medicare Part A now; in most cases it is premium free. Wait to enroll in Medicare Parts B and D. When you retire or lose your job-related health insurance, you will get a Special Enrollment Period to sign up.

Are you currently uninsured?

**YES**



\*Contact and additional information can be found on page 2 of the infographic.

# Turning 65 Pathway to Medicare

## Resources

This infographic provides an overview of some of the decision points facing newly eligible Medicare beneficiaries. It does not replace speaking with a Medicare counselor who can explain the choices related to Medicare Prescription Drug, Medicare Advantage, and Medicare Supplement plans.

**Use the websites and telephone numbers to learn more about Medicare and how other sources of health insurance work with Medicare when you turn 65.**

**\*Free Medicare counseling provided in your state at:**

[www.shiptacenter.org](http://www.shiptacenter.org)  
or call 1-877-839-2675

**\*Marketplace/Affordable Care Act go to:**

[www.healthcare.gov](http://www.healthcare.gov)  
or call 1-800-318-2596  
(TTY: 1-855-889-4325).

**\*Veteran's Health benefits at:**

[www.vets.gov/health-care/eligibility](http://www.vets.gov/health-care/eligibility)  
or call 1-877-222-8387.

**\*Tribal or American Indians/Alaska Native people benefits at:**

[www.ihs.gov/forpatients/faq](http://www.ihs.gov/forpatients/faq)  
or contact your local tribe or IHS clinic.

**\*TRICARE benefits at:** [www.tricare.mil/Plans/Eligibility/MedicareEligible](http://www.tricare.mil/Plans/Eligibility/MedicareEligible)