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Your Turning-65 Medicare Timeline

The seven-month window, when coverage starts, and what waiting can cost.

INITIAL ENROLLMENT PERIOD: 7 MONTHS

3 months before	2 months before	1 month before	**Your birthday month**	1 month after	2 months after	3 months after

☐ Sign up here: coverage starts in the month you turn 65

☐ Sign up here: coverage starts the month after you sign up

In order

1. **About 6 to 7 months before your 65th birthday: find out how you will be enrolled**
   If you have been getting Social Security or Railroad Retirement Board benefits for at least 4 months before you turn 65, you are automatically enrolled in premium-free Part A and Part B. Everyone else signs up. Start a list of your doctors, your prescriptions, and any employer or retiree coverage you have.
2. **3 months before your birthday month: your enrollment window opens**
   Your Initial Enrollment Period begins. Sign up before your birthday month and Part B coverage starts in the month you turn 65 (the month before, if your birthday is on the 1st). Premium-free Part A starts the same way.
3. **Your birthday month and the 3 months after: you can still sign up, but coverage starts later**
   If you sign up in your birthday month or in any of the next three months, coverage starts the first day of the following month.
4. **Within 6 months of starting Part B: shop for a Medigap policy**
   Your Medigap Open Enrollment Period lasts 6 months and begins the first month you have Part B and are 65 or older. After it ends, you may not be able to buy a Medigap policy, or it may cost more.
5. **3 months after your birthday month: the window closes**
   If you miss it and do not qualify for a Special Enrollment Period, you wait for the General Enrollment Period, January 1 to March 31, and coverage starts the month after you sign up. The late penalties below can apply.
6. **If you are still working: check your Special Enrollment Period**
   If you or your spouse have coverage through current work, you can sign up for Part B while that coverage lasts, or for up to 8 months after the coverage or the job ends, whichever comes first. COBRA and retiree coverage do not count.
7. **Every fall: review your plan**
   The Annual Enrollment Period runs October 15 to December 7. Plans change their costs, networks and drug lists each year, so what fit last year may not fit this year.

What waiting can cost

Part B: if you could have signed up and did not, you pay an extra 10% for each full 12-month period you waited, and the penalty is usually charged for as long as you have Part B.

Part D (drug coverage): if you go 63 days or more without Medicare drug coverage or other creditable drug coverage after you are first eligible, you pay an extra 1% of the national base premium for each full month you went without, added for as long as you have Medicare drug coverage, even if you switch plans.

Part A: most people get premium-free Part A. If you have to buy it and sign up late, your premium may go up 10%.

Signing up during a Special Enrollment Period, for example after employer coverage ends, usually means you do not pay a Part B late penalty.

We do not offer every plan available in your area. Currently we represent 15 organizations which offer 114 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. Counts shown are for San Diego County, 2027. Organizations and plans vary by county and state; we are licensed in additional states, so ask us for the count where you live. For life, dental and other non-Medicare coverage we work with additional carriers not included in these numbers.

1-800-MEDICARE (TTY 1-877-486-2048) is available 24 hours a day, 7 days a week.

My Legacy Management is not affiliated with or endorsed by the U.S. government or the federal Medicare program. This page is educational only. It is not medical, legal, tax, or financial advice, and it is not an offer of coverage or a recommendation of any particular plan.

Sources: Medicare.gov: When does Medicare coverage start? · Medicare.gov: Avoid late enrollment penalties · Medicare.gov: When can I buy a Medigap policy? · CMS: Original Medicare (Part A and B) eligibility and enrollment

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