Manually Enrolling in Part B

An individual has to sign up for Part A and Part B whether they are working or not prior to reaching age 65 during their initial enrollment period. There are a number of scenarios that affect Medicare eligibility and enrollment, but most people will fall under “aging in.” In this scenario, they will need to contact Social Security at least three months before turning age 65, or they may incur a penalty. This initial contact can be done online.

Social Security will send a notice by mail when someone becomes edible prior to aging in, with instructions on how to enroll. Enrollment can be done online with Social Security or in person at the local Social Security Administration Office.