



## Sign up for Medicare Part B now through March 31

Our records show that you don't have Medicare Part B (Medical Insurance).  
**Now's the time to sign up for Part B, if you want this coverage.**

- Part B helps cover services from doctors and other health care providers, outpatient care, durable medical equipment, and many preventive services.
- If you want Part B, you have to sign up for it and pay a monthly premium. (Go to page 4 in the booklet for details.)

**Note:** If you already have Part B or signed up after October 2024, you don't need to apply again and may disregard this letter.

### Make these 2 important decisions now:

#### Decision 1: Do I want to sign up for Part B?

If you want Part B, you can sign up now through March 31, 2025.

- Medicare will automatically deduct the premium from your monthly Social Security benefits (or Railroad Retirement Board or federal retiree benefits) when your coverage starts. If you don't get benefits or don't get enough to cover your premium, you'll get a bill for your Part B premium every 3 months. To learn about ways you can pay your bill, visit [Medicare.gov/basics/costs/pay-premiums](https://www.medicare.gov/basics/costs/pay-premiums).
- You need both Part A (Hospital Insurance) and Part B to join a Medicare Advantage Plan or (in most cases) buy a Medigap policy.
- If you don't want Part B, you don't need to do anything. Part B is optional. However, if you want to sign up later, and don't qualify for a Special Enrollment Period, you **may have to wait for your coverage to start and pay a monthly penalty** (that's added to your premium) for as long as you have Part B.

**Important!** Read pages 4–11 in the booklet to find out if you should sign up for Part B now (based on your situation).

## How to sign up for Part B

**You have until March 31, 2025 to sign up for Part B. Your Part B coverage will start the first day of the month after you sign up.**

You can sign up by:

- Downloading Form CMS-40B (Application for Enrollment in Medicare Part B) at [Medicare.gov/basics/forms-publications-mailings/forms/enrollment](https://www.medicare.gov/basics/forms-publications-mailings/forms/enrollment). Complete the application and sign it. Return the completed application to your local Social Security office.
- Going to [SSA.gov/medicare/sign-up](https://www.ssa.gov/medicare/sign-up) or contacting your local Social Security office. Visit [SSA.gov/locator](https://www.ssa.gov/locator) to find your local office.

**Note:** DON'T complete Form CMS-40B if you don't have Part A. Contact Social Security if you want to apply for Medicare for the first time. (Go to page 4 in the booklet.)

## Decision 2: How do I get my Medicare health coverage if I sign up for Part B?

You have 2 main ways to get your Medicare coverage:

- **Original Medicare**—includes Part A and Part B. You can use supplemental coverage (like Medigap) to help pay your out-of-pocket costs. You can also add Medicare drug coverage (Part D).
- **Medicare Advantage**—a Medicare-approved plan from a private company that bundles your Part A, Part B, and usually Part D together. Medicare Advantage Plans may offer some extra benefits that Original Medicare doesn't cover.

**Important!** Go to the next page of this letter and read pages 12–17 in the booklet for more important information to help you make your decision.

*Enclosures*  
*CMS Product No. 11873*  
*December 2024*

# Your Medicare options

There are 2 main ways to get your Medicare coverage:



## Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also use or shop for and buy supplemental coverage.


## Medicare Advantage

(also known as Part C)

- Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These plans bundle your Part A, Part B, and usually Part D together.
- In many cases, you can only use doctors who are in the plan's network.
- In many cases, you may need to get approval from your plan before it covers certain drugs or services.
- Plans may have different out-of-pocket costs than Original Medicare or supplemental coverage like Medigap. You may also have an additional premium.
- Plans may offer extra benefits that Original Medicare doesn't cover.

<input checked="" type="checkbox"/>	Part A	
<input checked="" type="checkbox"/>	Part B	



You can add:

<input type="checkbox"/>	Part D	
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You can also add:

<input type="checkbox"/>	Supplemental coverage	
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This includes Medicare Supplement Insurance (Medigap). Or you can use coverage from a current or former employer or union, or Medicaid (if you have it).

<input checked="" type="checkbox"/>	Part A	
<input checked="" type="checkbox"/>	Part B	

Most plans include:

<input checked="" type="checkbox"/>	Part D	
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<input checked="" type="checkbox"/>	Some extra benefits	
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You have the right to get Medicare information in an accessible format, like large print, braille or audio. You also have the right to file a complaint if you feel you've been discriminated against.

Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.



Medicare



Medicare



**2025**

Sign up for  
**Part B**

January 1 – March 31



# Medicare

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Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health and Human Services.

This product was produced at U.S. taxpayer expense.

**Now's the time to make some important decisions about your Medicare coverage.**

**Read this booklet carefully before you make any decisions.**

## Medicare Overview

Medicare is health insurance for people 65 or older, certain people under 65 with disabilities, and people of any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).



### Medicare Part A (Hospital Insurance)

helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.



### Medicare Part B (Medical Insurance)

helps cover services from doctors and other health care providers, outpatient care, durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment), and many preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits).

**Note:** If you’re not lawfully present in the U.S., Medicare won’t pay for your Part A and Part B claims, and you can’t join a Medicare Advantage Plan (Part C) or a Medicare drug plan (Part D).

To learn more about what  
Medicare Part A and Part B cover,  
visit:

**[Medicare.gov/coverage](https://www.Medicare.gov/coverage)**

or call:

**1-800-MEDICARE (1-800-633-4227)**

TTY users can call 1-877-486-2048





## What does Part B cost?

You'll pay a monthly premium for Part B. In 2025 the standard Part B premium is \$185. You'll pay more if you have a higher income. The premium amount can change each year.

If you have limited income and resources, you may be able to get help with your Medicare costs from your state. (Go to page 18.)

## Decision 1: Should I sign up for Part B?

**Read this section carefully. If you don't sign up for Part B and you don't have other coverage based on current employment, there are some risks:**

- You'll likely have to pay all of the costs for your doctors' services, outpatient care, medical supplies, and preventive services.
- If you change your mind and want to get Part B later, you may have to wait until the next General Enrollment Period (January 1–March 31 each year) to sign up. This may cause a gap in your health coverage.
- In most cases, if you get Part B later, you'll also have to pay a **late enrollment penalty** for as long as you have Part B coverage. The penalty is added to your monthly Part B premium, and it goes up the longer you go without Part B coverage. (Go to page 10.)

The best time for you to sign up for Part B depends on your situation. The next few pages cover common situations that may apply to you.

## Common Situations

**I'm still working and have coverage through my employer. Or, my spouse (or my family member, if I'm disabled) is still working and I have coverage through his or her employer:**

- You may need to sign up for Part B right away if the employer has fewer than 20 employees. Check with your benefits administrator to find out if they require you to sign up for Part B. If you don't sign up for Part B and continue coverage through this employer, you may be able to sign up for Part B later without a late enrollment penalty during a Special Enrollment Period if:
  - You're 65 or older, you or your spouse is currently working, and you have employer or union group health coverage from that job.
  - You're under 65 and disabled, you (or a family member) are currently working, and you have employer or union group health coverage from that job. (If the group health plan coverage is from the current employment of a family member, the employer must have 100 or more employees.)

If you're eligible for a Special Enrollment Period, you can sign up for Part B:

- Anytime while you have employer or union group health coverage from a job.
- For up to 8 months after the group health coverage or the job ends, whichever happens first.

And you won't have to pay a Part B late enrollment penalty.

## **I'm retired and have coverage through a former employer, or I have COBRA or VA coverage:**

- Generally, Medicare will become your primary health insurance after you sign up for it. Medicare will pay its part of the costs for any covered health care services you get and submit the remaining balance to your other insurance.
- You may need both Part A and Part B to get full benefits from this coverage, and your current coverage might not pay (or may only pay a small portion of) your medical costs once you're eligible for Medicare, even if you aren't yet enrolled in Medicare. This means:
  - You may need to sign up for Medicare right away to help avoid unexpected medical bills. Contact your State Health Insurance Assistance Program (SHIP) at [shiphelp.org](https://shiphelp.org) for free, personalized help with this decision.
- You aren't eligible for the Special Enrollment Period for people with employer coverage when your current coverage ends. That means:
  - You may have to wait until the next General Enrollment Period (January 1-March 31 each year) to sign up for Part B.
  - In most cases, you'll pay a late enrollment penalty that's added to your monthly premium for as long as you have Part B coverage. (Go to page 10.)

## **I have coverage through the Health Insurance Marketplace® for individuals or families:**

Even if you have Marketplace coverage (or other individual health coverage that isn't based on current employment), you should sign up for Medicare when you're first eligible (usually when you turn 65) to avoid a delay in Medicare coverage and the possibility of a Medicare late enrollment penalty.

Generally:

- You won't qualify for help from the Marketplace to pay your Marketplace premiums or other medical costs. If you continue to get help to pay your Marketplace premiums after your Medicare Part A eligibility starts, you may have to pay back all or part of the help you got when you file your federal income taxes.
- Your Marketplace plan may not renew that coverage at the end of the year (in most cases). This means you and your family could have a gap in your coverage starting January 1 of the next year.
- You may not be eligible for a Medicare Special Enrollment Period. This means you'll have to wait for the General Enrollment Period (January 1–March 31 each year) to sign up, and you may have to pay a late enrollment penalty for as long as you have Part B coverage. (Go to page 10.)

**I have employer coverage through the Marketplace (also called Small Business Health Options Program or “SHOP” coverage) based on current employment:**

You may be eligible for a Special Enrollment Period when you’re ready to get Part B. That means you may be able to wait until you stop working or no longer have SHOP coverage to sign up for Part B, without paying a penalty. (Go to page 5.)

**I have coverage through a private insurance plan (not through the Marketplace or an employer):**

If you get Part B, Medicare will pay its part of the costs for any health care services you get, and then any amount Medicare doesn’t cover is submitted to your private plan.

If you choose to sign up for Part B later, you may not be eligible for a Special Enrollment Period. This means you’ll have to wait for the General Enrollment Period (January 1–March 31 each year) to sign up, and you may have to pay a late enrollment penalty for as long as you have Part B coverage. (Go to page 10.)

**I have TRICARE coverage (insurance for active-duty military, military retirees, and their families) or CHAMPVA coverage:**

You generally need Part A and Part B to keep your TRICARE coverage. However, if you’re an active duty service member or the spouse or dependent child of an active duty service member, you don’t need to sign up for Part B to keep TRICARE. If you have CHAMPVA, you must sign up for Part A and Part B to keep it.

**I have Medicaid:**

You should sign up for Part B. Medicare will pay first, and Medicaid will pay second. Your state may also help pay for your Medicare premiums. (Go to page 18.)

**I don't have other medical insurance:**

You should consider signing up for Part B, so you have coverage for things like doctors' services and preventive services. Be aware of the risks for not signing up for Part B. (Go to page 4.)

**Exceptional situations:**

You may be eligible for a Special Enrollment Period without a late enrollment penalty if you miss an enrollment period because of certain exceptional conditions, like being impacted by a natural disaster or an emergency, incarceration, employer or health plan error, or losing Medicaid coverage. For more information, visit [Medicare.gov](https://www.medicare.gov), or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

**Other things to consider:**

You must have Part A and Part B to join a Medicare Advantage Plan or buy Medicare Supplement Insurance (Medigap). (Go to pages 12-17.)

## How much is the penalty if I sign up later?

If you sign up for Part B later and you aren't eligible for a Special Enrollment Period, you'll pay 10% more for each full 12-month period you could've had Part B but didn't take it. In most cases, you'll have to pay this late enrollment penalty each time you pay your premiums, for as long as you have Part B. The penalty increases the longer you go without Part B coverage.

### Example:

If you waited 2 full years (24 months) to sign up for Part B and didn't qualify for a Special Enrollment Period, you'll have to pay a 20% late enrollment penalty (10% for each full 12-month period that you could have been enrolled), plus your standard Part B monthly premium (\$185 in 2025).

**\$185**

(2025 Part B standard premium)

**+ \$37**

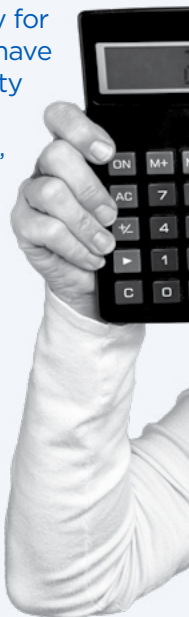
(20% [of \$185] late enrollment penalty)

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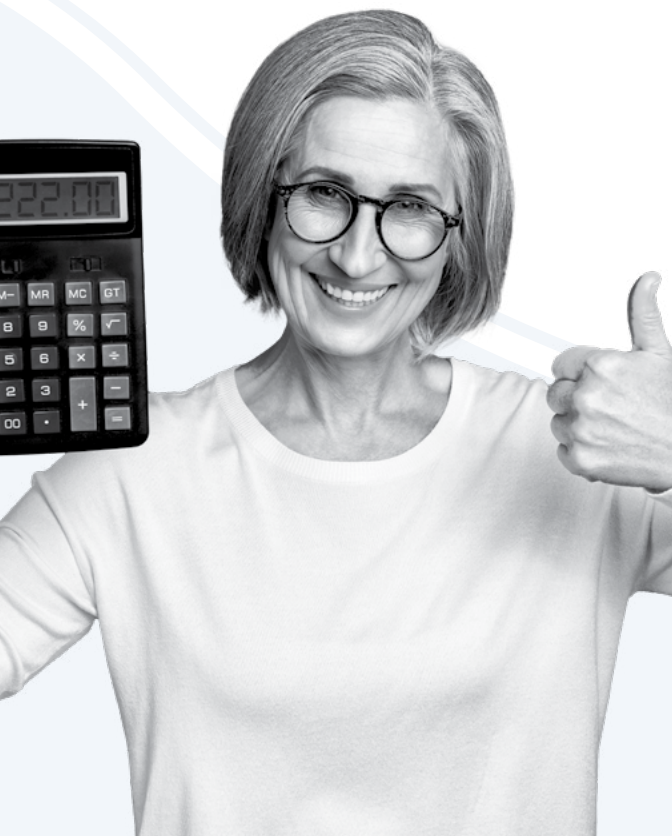
**\$222**

**will be your Part B monthly premium for 2025.**

This amount is rounded to the nearest \$.10 and includes the late enrollment penalty.



**Note:** The example applies if you delayed signing up for Part B for 24 months. You don't pay a late enrollment penalty if you sign up before the first full 12-month period ends or if you qualify for certain Special Enrollment Periods. (Go to page 5.) The amount could also be different if your income is above a certain amount.





## Decision 2: How do I get my Medicare health coverage if I sign up for Part B?

You have 2 main ways to get your Medicare coverage:

- Original Medicare
- Medicare Advantage

### Original Medicare

Original Medicare includes Part A and Part B. You generally pay a set amount for your health care (deductible) before Medicare begins to pay its share. Once Medicare pays its share, you typically pay 20% of the cost of the Medicare-approved service under Part B.

The deductible for Part B is \$257 in 2025. Visit [Medicare.gov/basics/costs/medicare-costs](https://www.medicare.gov/basics/costs/medicare-costs) for Part A and other Medicare costs.

### With Original Medicare, you:

- Can go to any doctor or hospital that takes Medicare, anywhere in the U.S.
- Don't need a referral to see a specialist, in most cases.
- May be able to get supplemental coverage (like a Medigap policy) to help pay your remaining out-of-pocket costs (like your 20% coinsurance). (Go to page 16.)
- Generally pay a portion of the cost for each covered service. There's no yearly limit on what you pay out of pocket, unless you have supplemental coverage (like a Medigap policy).
- Can join a separate Medicare drug plan. (Go to page 14.)

When you sign up for Part B, you'll have Original Medicare unless you join a Medicare Advantage Plan.

## **Medicare Advantage (also known as Part C)**

**You must have both Part A and Part B to join a Medicare Advantage Plan.**

Medicare Advantage bundles your Part A, Part B, and usually Part D coverage together. Plans may offer some extra benefits that Original Medicare doesn't.

Medicare Advantage Plans are offered by Medicare-approved private companies that follow rules set by Medicare. Each plan can have different rules for how you get services, like needing referrals to see a specialist. Costs for monthly premiums and services you get vary depending on which plan you join.

Plans must cover all emergency and urgent care, and almost all medically necessary services Original Medicare covers. Some plans offer additional benefits for specific conditions.

### **With Medicare Advantage, you:**

- Generally, need to use providers in the plan's network and service area (for non-emergency or non-urgent care).
- May pay a premium for the plan in addition to the monthly Part B premium. Plans may have a \$0 premium or may help pay all or part of your Part B premium.
- Can't buy or use Medicare Supplement Insurance (Medigap). (Go to page 16.)

## **How do I get Medicare Advantage?**

If it's the first time you'll have both Part A and Part B, you can join a Medicare Advantage Plan (with or without drug coverage) starting 3 months before the month you're first eligible for both Part A and Part B. Starting January 1, 2025, you'll also have 2 months after you get both Part A and Part B for the first time to join a plan. Your plan coverage will start the month after the plan gets your request to join, but not before the month you're first eligible for both Part A and Part B.

### **Example:**

You have Part A and sign up for Part B in January (during the General Enrollment Period). Your Part B is effective February 1 and you can join a Medicare Advantage Plan until March 31. Your plan coverage will start the month after you join the plan. Go to pages 15-16 to find other times you can join a plan.

## **Do I need Medicare drug coverage (Part D)?**

If you don't have prescription drug coverage, or the coverage you have isn't at least as good as Medicare drug coverage (called *creditable coverage*), you should consider joining Medicare drug coverage (Part D).

Creditable prescription drug coverage could include drug coverage from a current or former employer or union, TRICARE, Indian Health Service, the Department of Veterans Affairs, or individual health insurance coverage.

If you don't get drug coverage when you're first eligible for Medicare, and you don't have other creditable drug coverage or get Extra Help (go to page 18), you may have to pay a Part D late enrollment penalty if you get Medicare drug coverage later. Generally, you'll pay this penalty for as long as you have Medicare drug coverage. The penalty goes up the longer you wait to get coverage.

If you want Medicare drug coverage, you can join a separate Medicare drug plan or a Medicare Advantage Plan with drug coverage.

You have up to 3 months after your Medicare Part A and/or Part B coverage first starts to get Medicare drug coverage.

## Choosing and joining a plan

Learn more about your coverage options at [Medicare.gov/basics/get-started-with-medicare/get-more-coverage](https://www.Medicare.gov/basics/get-started-with-medicare/get-more-coverage). You can also find and compare plans in your area by visiting [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare).

If you didn't join a Medicare Advantage Plan or a Medicare drug plan when you were first eligible, you'll have at least one chance each year to make changes to your Medicare coverage:

**October 15–December 7:** You can join, switch, or drop a Medicare Advantage Plan or a Medicare drug plan during this period each year. Your new coverage will begin on January 1 of the next year.

**January 1–March 31:** If you're in a Medicare Advantage Plan, you can change to a different Medicare Advantage Plan or switch back to Original Medicare (and join a stand-alone Medicare drug plan) once

during this time. Any changes you make will be effective the first day of the month after the plan gets your request.

**Note:** If you have to pay a premium for Part A and sign up for Part B between January 1–March 31, you can join a Medicare Advantage Plan with drug coverage or a stand-alone Medicare drug plan. You'll have 2 months after getting Part A and Part B to join a plan. Your plan coverage will start the month after you join.

**Special Enrollment Periods:** You may be able to join, switch, or drop Medicare Advantage or Medicare drug plans when certain events happen in your life, like you move or lose other insurance coverage.

## Do I need Medicare Supplement Insurance (Medigap)?

If you choose Original Medicare and don't have other supplemental coverage, a Medigap policy can help pay your out-of-pocket costs (like your 20% coinsurance). Many people who choose Original Medicare also buy a Medigap policy. In most cases, you need both Part A and Part B to buy a Medigap policy.

### Medigap policies:

- Can cover costs like coinsurance, copayments, and deductibles.
- May offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S.

- Generally don't cover long-term care (like care in a nursing home), vision or dental care, hearing aids, private-duty nursing, or prescription drugs.

### **When can I get Medigap?**

The best time to buy a Medigap policy is during your Medigap Open Enrollment Period. This 6-month period begins on the first day of the month in which you're 65 or older and have Part B. (Some states have additional Medigap Open Enrollment Periods.) During this time, you can buy any Medigap policy sold in your state and the insurance company can't deny you because of pre-existing health problems.

After the Medigap Open Enrollment Period, you might not be able to buy a Medigap policy, or it may cost more.

Visit [Medicare.gov/health-drug-plans/medigap](https://www.Medicare.gov/health-drug-plans/medigap) to learn about Medigap.

Visit [Medicare.gov/medigap-supplemental-insurance-plans/](https://www.Medicare.gov/medigap-supplemental-insurance-plans/) to compare the types of Medigap policies in your area, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

## Help with costs

You may be able to get help paying for some of your health care and prescription drug costs.

### **Medicaid and Medicare Savings**

**Programs:** States have programs that help pay Medicare costs for people with limited income and resources.

Visit [Medicare.gov/basics/costs/help](https://www.Medicare.gov/basics/costs/help) to learn more. You can also call 1-800-MEDICARE (1-800-633-4227) or visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone) to get the number for your state Medicaid office. TTY users can call 1-877-486-2048.

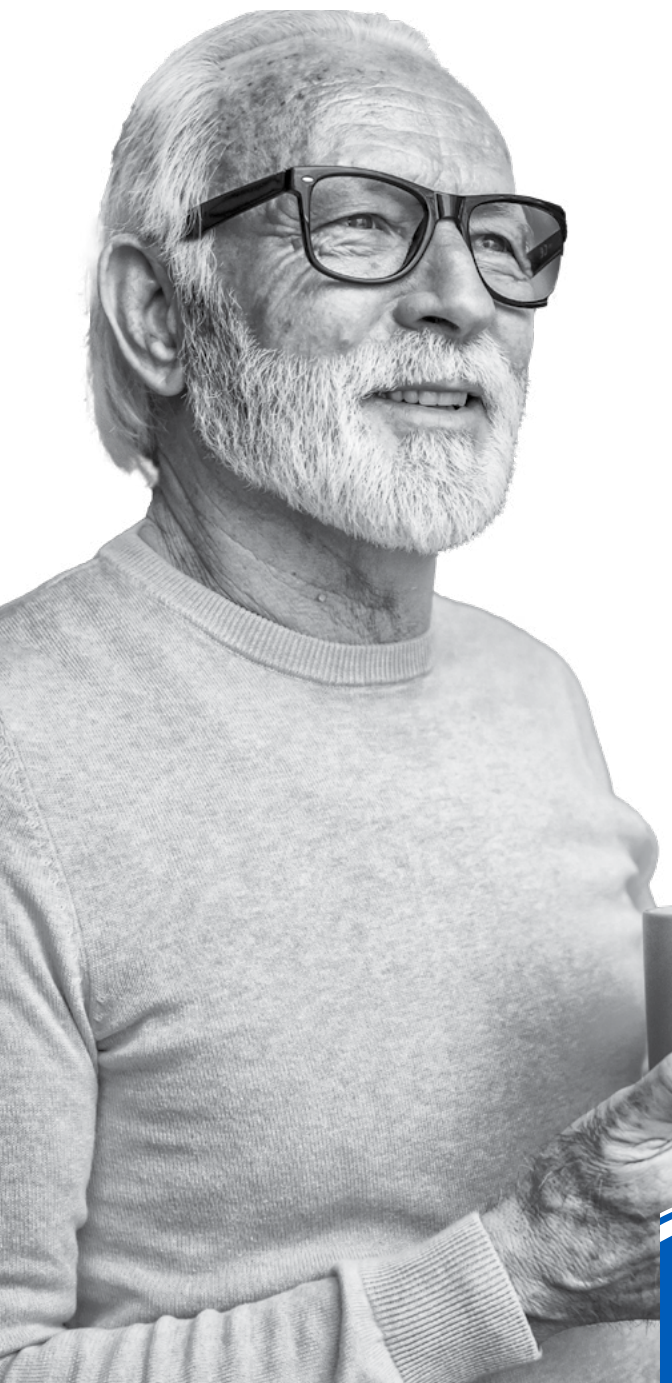
**Extra Help with Medicare drug costs:** If you have limited income and resources, you may qualify to get help paying your drug costs. To apply for this program, visit [SSA.gov/extrahelp](https://www.SSA.gov/extrahelp).

**Supplemental Security Income (SSI):** SSI is a monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or 65 or older. For more information, visit [SSA.gov/ssi](https://www.SSA.gov/ssi).

**Note:** If you live in a U.S. territory, there are different programs to help you pay your Medicare costs. Call your local Medicaid office to learn more.







# For more information

## **About signing up for Medicare:**

Visit [SSA.gov/medicare/sign-up](https://www.ssa.gov/medicare/sign-up).

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For free, personalized health insurance counseling, visit [shiphelp.org](https://www.shiphelp.org) to contact your State Health Insurance Assistance Program (SHIP).



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