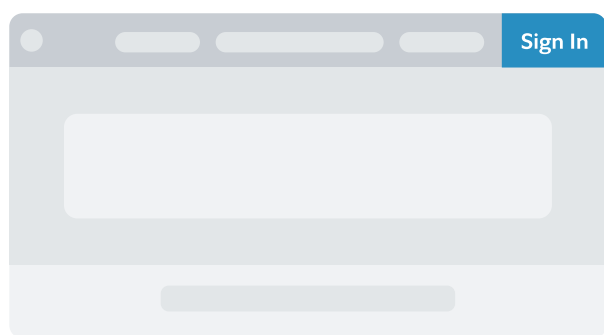


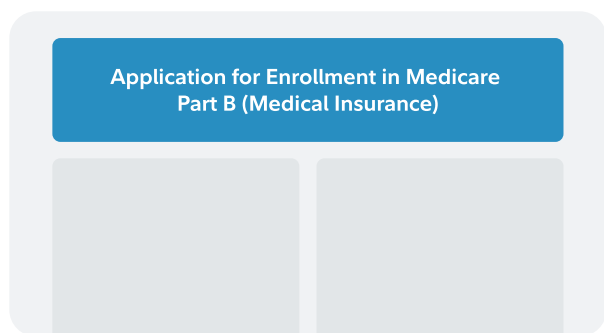
1. Fill out creditable coverage information

If you have Part A but delayed Part B because you had creditable coverage, [download form CMS-L564](#). Give this form to the employer(s) who provided your coverage since you turned 65 and ask them to fill it out and return it to you.



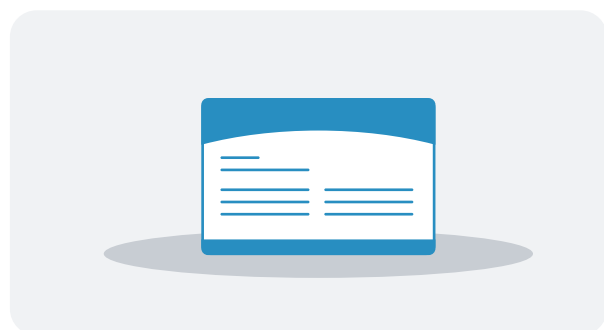
2. Create an SSA online account

If you don't have a Social Security online account yet, go to [SSA.gov](https://www.ssa.gov) and click on the blue **Sign In** button on the top right-hand side of the screen. From here, you can create an account. Your account has your Medicare number in it, which you'll need for Step 3.



3. Apply for Medicare Part B

Apply for Part B using [form CMS-40B](#). When you submit this application, include your filled out form CMS-L564 from Step 1. This is to prove you had creditable coverage and avoid the Part B late enrollment penalty.



4. Find your benefit verification letter

Check your application status in your SSA account in about 2 weeks. When approved, you'll see your benefit verification letter. This has your Medicare number and Medicare hospital and medical coverage start dates. You can use this information to start enrolling in additional Medicare coverage right away. Your physical Medicare card should arrive in the mail within 2–3 weeks.

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We do not offer every plan available in your area. Please contact www.medicare.gov or 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or your local State Health Insurance Program (SHIP) to get information on all of your options.

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