Medicare Enrollment - What to Know

Full voiceover transcript - educational content only

Scene 1: Initial Enrollment Period

Timing matters - ask CMS

CMS describes an Initial Enrollment Period around turning sixty-five - generally seven months including three before your birthday month, the month itself, and three after. Some people are auto-enrolled if they already receive Social Security benefits. Others must sign up actively - especially if still working with employer coverage. Late enrollment can mean penalties in some cases. Do not rely on this summary - use Medicare dot gov's personalized tools.

Scene 2: Working past 65

Employer coverage + Medicare

Many people work past sixty-five with employer health coverage. Whether to enroll in Part B while still covered depends on employer size, whether coverage is creditable, and other factors defined by CMS and S S A. This course will not tell you to delay or take Part B. Read Medicare dot gov's working past sixty-five page and talk to your employer benefits office.

Scene 3: How you can help family - safely

Support without advising

If a parent needs help: set up Medicare dot gov, use official plan compare tools, connect them with free SHIP counseling at shiphelp dot org, gather medication lists for formulary checks. Do not pick their plan based on a course or YouTube video. Read the Medicare and You handbook from CMS. Official sources win. Every time.

Scene 4: Official sources only for decisions

Medicare.gov - SSA - SHIP

Benefits Unlocked is not affiliated with Medicare or CMS. This module deliberately stays surface-level. For plan comparisons, penalties, Medigap, and coordination with employer coverage - Medicare dot gov, S S A, and licensed professionals are your path. Bookmark them. That's the whole point of this lesson.