

Do I Have to Sign Up for Medicare When I Turn 65 and What Happens If I Don't?

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This is hands-down the most common Medicare question I hear. And for good reason — the answer is **not always**, but getting it wrong can follow you for the rest of your life.

So let's clear this up in plain English.

• **Short Answer**

Some people **must** sign up for Medicare at 65.

Others **should wait**.

The trick is knowing **which group you're in** — before penalties kick in.

• **When You DO Need to Sign Up at 65**

You should enroll in Medicare when you turn 65 if:

- You're retired or retiring
- You don't have employer health insurance
- You have coverage through COBRA or the Marketplace
- Your employer has **fewer than 20 employees**

In these situations, Medicare becomes your primary insurance at 65. Delaying can mean:

- Late enrollment penalties
- Gaps in coverage
- Higher Medicare Part B & Part D premiums that last **for life**

Yes — for life. Medicare has a long memory.

• **When You Can Delay Medicare Without Penalty**

You *may* be able to delay Medicare **without penalties** if:

- You're still working
- You have health insurance through your **current employer**
- Your employer has **20 or more employees**

In this case, your employer plan stays primary, and Medicare can wait.

A Few Common (and Costly) Mistakes

I see these all the time:

- Assuming COBRA counts as active employer coverage (**it doesn't**)

- Assuming a spouse's plan always qualifies (**sometimes it doesn't**)
- Skipping Part B "just for now" without realizing there's a penalty
- Trusting advice from a coworker whose situation is totally different

Medicare rules don't care what your friend did — they care about *your* situation.

• **What Happens If You Don't Sign Up and You Should Have**

If you miss your window:

- You may have to wait months to enroll
- You could face permanent premium penalties
- You could be uninsured during the wait

That's a stressful way to start retirement.

• **The Bottom Line**

Turning 65 doesn't automatically mean "sign up now" — but it absolutely means **get this checked**.

A short conversation before your birthday can save you:

- Money
- Time
- And a lot of unnecessary stress

If you're unsure whether you need to enroll or can safely delay, get clarity **before** making a decision.

• **Where an Independent Medicare Agent Fits In**

This is exactly where working with an independent Medicare agent can make a real difference.

My role isn't to sell you a specific plan — it's to help you figure out **when** you need to enroll, **what** you actually need, and **what to avoid** so you don't create penalties or coverage gaps by accident.

An independent agent:

- Looks at your **specific situation** (work status, employer size, spouse coverage, income, prescriptions)
- Explains your options across **multiple carriers**, not just one
- Helps you time enrollment correctly so you don't pay more than you should
- Acts as a point of contact after enrollment if something doesn't go as expected

Best of all, working with an independent agent **does not cost you more**. The insurance company pays the commission, whether you enroll on your own or with guidance — the difference is whether you have someone in your corner.

Bottom Line

Medicare isn't something you want to "wing." The rules are rigid, the penalties are permanent, and the advice you hear from friends or coworkers may not apply to your situation.

Getting personalized guidance before you turn 65 can prevent mistakes that are sometimes impossible to undo.

If you're approaching 65 and unsure what applies to you, that's the right time to ask questions — not after the deadline has passed.

+ Why Reach Out to Me

People usually contact me because:

- They want clear answers, not sales pressure
- They don't want to guess and hope they got Medicare right
- They want someone local, accessible, and accountable
- They value having a single point of contact as their healthcare needs change

If you're approaching age 65 or unsure whether you should enroll now or wait, a short conversation can save you years of frustration — and money.

+ Contact Information

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