

What Is Medicare?

- Health insurance for
 - People 65 years of age and older
 - People under age 65 with certain disabilities
 - People of all ages with End-Stage Renal Disease
- Managed by Centers for Medicare & Medicaid Services (CMS)
- Sign up with Social Security Administration (SSA) or Railroad Retirement Board (RRB)

Applying for Medicare

- Apply 3 months before age 65
 - Don't have to be retired
 - Contact Social Security Administration
- Enrollment automatic if you get Social Security or Railroad Retirement benefits

