



# TURNING 65? It's time for Medicare!

*Act Now!*

Call Your Area Agency on Aging  
1-877-353-3771

**If you're turning 65 and have a Marketplace plan, call your local area agency on aging at 1-877-353-3771 to find out how to enroll in Medicare and what can happen if you don't.**

## **Just the facts:**

- When you turn 65, since you are eligible for Medicare, you will lose any Marketplace subsidies or tax credits you receive.
- It's your responsibility to make the switch from your Marketplace plan to Medicare – this does **not** happen automatically.
- Although Medicare may cost more than your Marketplace plan, Medicare gives you better coverage at a time you'll need it more.
- If you wait to enroll in Medicare, you will pay a 10% penalty **for life** on your Part B Medicare premium for every year you delay enrollment.
- On average, people who wait to enroll in Medicare are paying 30% more in premiums than those who enrolled at age 65.

# Protect Your Health and Finances

## *When You Turn 65, Do the Two-Step!*

### **Step One:** Enroll in Medicare

You can sign up on-line at [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213. If you need more information about the Medicare choices that work best for you, before you enroll, call your local area agency on aging at 1-877-353-3771 for free, unbiased assistance.

### **Step Two:** Dis-enroll from the Marketplace

You can dis-enroll online at [www.healthcare.gov](http://www.healthcare.gov) or call Consumers for Affordable Healthcare at 1-800-965-7476 for assistance in dis-enrolling from your Marketplace plan.

## You don't have to navigate this alone!

- This process can be complicated
- Every person's situation is different
- You could lose coverage or face penalties if you do nothing

Contact your local area agency on aging to get free, unbiased advice you can trust!

**1-877-353-3771**

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