

## How to Enroll in Medicare During the Coronavirus Public Health Emergency

During the coronavirus public health emergency, local Social Security offices are closed to public, but many services are available online and over the phone.

There are two ways to apply for Medicare online:

- **If you are applying for Medicare Part A and Part B at the same time**, you can use the online application found here: <https://www.ssa.gov/benefits/medicare/>
- **If you are applying for Medicare Part B using the Part B Special Enrollment Period (SEP)**, you can use the online application found here: <https://secure.ssa.gov/mpboa/medicare-part-b-online-application>

### If you cannot enroll in Medicare online, here is what you should do:

1. **Contact your local Social Security office.** Although local offices are closed to the public, they should still be able to receive mail and process enrollment paperwork. Call your local office to learn about how to submit your enrollment paperwork. Contact information for local offices can be found by using the online [field office locator](#). If you need more assistance, ask to speak with a supervisor. Take down the name of any representative you speak to and the date and time of the conversation.
2. **Gather necessary paperwork.** To enroll in Part B, first you should complete form CMS 40B, the application for Medicare enrollment.

If you recently lost your job and job-based insurance, you will also submit:

- **Form CMS L564.** An employer usually fills out Section B of the form, but at this time you are allowed to fill out Section B.
- **Proof of employment or health insurance coverage.** Examples of this proof include:
  - Income tax returns that show health insurance premiums paid
  - W-2s reflecting pre-tax medical contributions
  - Pay stubs that show health insurance premiums were deducted;
  - Health insurance cards that show the date the policy began
  - Explanations of benefits paid by the job-based insurance
  - Statements or receipts that show you paid health insurance premiums

**3. Send paperwork to your local office by certified mail.** When you use certified mail, you get a receipt and confirmation that your mail was delivered, which can be helpful in case there are any problems with your enrollment. If you cannot get to the post office, you can access Priority Mail from home, which provides tracking information but no confirmation receipt.

If you experience any issues with your local Social Security office, such as being told your enrollment cannot be processed, contact your local federal elected official. Elected officials may be able to help you with your problem.

**If you need more time to enroll in Medicare, you may be able to use equitable relief.**

Medicare made temporary changes to a process called equitable relief so that you could request more time to enroll in Medicare Part B (or premium Part A). The opportunity to request this equitable relief ended on June 17, 2020. At this time, the time period has not been extended. This fact sheet will be updated when more information is available.

If you need to enroll in Medicare, but you missed your enrollment period, contact your **State Health Insurance Assistance Program (SHIP)** for help.

To Find Your SHIP
<b>Toll-Free Phone Number: 877-839-2675</b> (When asked for the purpose of your call, say “Medicare.”)
<b>Online SHIP Locator: <a href="http://www.shiptacenter.org">www.shiptacenter.org</a></b> (Click an orange button named “Find Local Medicare Help” or “SHIP Locator.”)