



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 area agency on aging to find out how to enroll in Medicare and what can happen if you don't.

- 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.

When You Turn 65, Do the Two-Step!

Step One: *Enroll in Medicare:* You can sign up on-line at www.ssa.gov or call 1-800-772-1213. If you need more information about the Medicare choices that work best for you, 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 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 – Call 1-877-353-3771

This process can be complicated and 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!