



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 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 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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