# Medicare Questions and Answers (Medicare Frequently Asked Questions)

1. **Question:** How do I apply for Medicare Benefits?

**Answer:**

**If you already get Social Security benefits**, we’ll automatically enroll you in Medicare Hospital Insurance (Part A) and Medical Insurance (Part B). We’ll mail you all the information you need a few months before you become eligible.
Note: Residents of Puerto Rico or foreign countries won’t automatically receive Part B. They must elect this benefit.

**If you don’t get Social Security benefits** and are not ready to apply for them yet, you should sign up for Medicare three months before your 65th birthday.
The easiest way to apply for Medicare is by using our [online application](https://www.ssa.gov/medicareonly/).

If you don’t wish to apply online, make an appointment by calling us at **1-800-772-1213** (TTY **1-800-325-0778**) 7 a.m. to 7 p.m., Monday through Friday.

**Important Information about Medical Insurance (Part B) Coverage**
Because you must pay a premium for Part B coverage, you can turn it down. However, if you decide to sign up for Part B later, your coverage can be delayed and you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will go up 10 percent for each 12-month period you were eligible for Part B, but didn’t sign up for it unless you qualify for a [special enrollment period](https://www.ssa.gov/hlp/isba/10/hlp-med003-partb2.htm).

Applications can be turned in at the Social Security Administration. To find the Social Security Office nearest you call 1-800-772-1213.

1. **Question:** How can I get help with my Medicare Part A and Part B premiums?

**Answer:** States must help pay some of the Medicare costs for beneficiaries who have limited income resources. To find out if you are eligible you can apply through the Kansas [Medicare Savings Program](https://kancare.ks.gov/consumers/apply-for-kancare). (Scroll to bottom of the page)

1. **Question:** How do I terminate my Medicare Part B (medical insurance)?

**Answer:** You can voluntarily terminate your Medicare Part B (medical insurance). However, since this is a serious decision, you may need to have a personal interview. A Social Security representative will help you complete [Form CMS 1763](https://www.cms.gov/Regulations-and-Guidance/Legislation/PaperworkReductionActof1995/PRA-Listing-Items/CMS-1763.html). To find out more about how to terminate Medicare Part B or to schedule a personal interview, contact us at **1-800-772-1213** (TTY: **1-800-325-0778**) between Monday through Friday from 7:00 AM to 7:00 PM. You can also contact your [nearest Social Security office](https://www.ssa.gov/locator).

For these and other frequently asked questions about Medicare – go to the [Social Security website](https://faq.ssa.gov/en-US/Topic/?id=CAT-01092).