2026 · WILL I BE ENROLLED AUTOMATICALLY IN MEDICARE?

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Have you (or will you have) received Social Security or Railroad Retirement benefits for at least 4 months before turning age 65?

- **Yes** → You will be enrolled automatically when you turn age 65.
- **No** → Do you have ALS or End-Stage Renal Disease?
  - **Yes** → You will be enrolled automatically when you receive Social Security Disability benefits.
  - **No** → Do you have a disability?
    - **Yes** → You will be enrolled automatically after you receive disability benefits from Social Security or RRB for 24 months.
    - **No** → Do you plan to enroll in Medicare before you claim Social Security benefits?
      - **No** → You will be enrolled automatically in Part A upon collecting Social Security benefits after age 65.
        - See "Will I Avoid Medicare Enrollment Penalties?" flowchart.
        - You are defaulted into Part B unless you opt out.
        - Coverage for Part A and B begins the first day of the month you turn 65.
        - Medicare Advantage and Part D can begin the month after enrollment.
      - **Yes** → You will have to sign up for Medicare.
        - Do you plan to sign up within the 7-month window that includes the month you turn age 65 and the 3 months before and after?
          - **Yes** → You must sign up for Medicare according to the Initial Enrollment Period Rules:
            - **If you enroll up to 3 months before turning 65...** → Coverage for Part A and B begins the first day of the month you turn 65.
            - **If you enroll in your birthday month...** → Coverage for Part A and B begins the first day of the month after your birthday month.
            - **If you enroll 1 month after your birthday month...** → Coverage for Part A and B begins the first day of the month after the month you enrolled.
          - **No** → Because you will sign up more than 3 months after you turn age 65, but before claiming Social Security benefits, you must sign up for Medicare during the General Enrollment Period, or, if you are eligible, a Special Enrollment Period.
            - See "Will I Avoid Medicare Enrollment Penalties?" flowchart.

Medicare Advantage and Part D can begin at the same time.

If you choose Medigap, it's best to enroll during your 6-month Open Enrollment Period (beginning the first month that you have Part B and are 65 or older).

This would avoid the risk of underwriting, increased costs, and/or denial of coverage.

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Jonathan Torrens, CFP®

TCM Wealth Advisors
66 South Miller Road, Suite 202, Fairlawn, OH 44333
330-836-7000 | info@tcmwealthadvisors.com | tcmwealthadvisors.com

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