DECISION GUIDE · 2026

Still Working at 65? Medicare Timing Guide

When to sign up, when to wait, and how to avoid permanent penalties

1 The Key Question: Does Your Employer Have 20+ Employees?

If your employer has 20 or MORE employees, your employer insurance is PRIMARY and Medicare is secondary. You can generally delay Part B without penalty as long as you have creditable employer coverage. You'll get a Special Enrollment Period when you or your spouse stops working.

If your employer has FEWER than 20 employees, Medicare is PRIMARY. You should enroll in Part A and Part B at 65 to avoid coverage gaps and penalties. Your employer plan becomes secondary.

CRITICAL: This 20-employee threshold is the single most important fact for anyone working past 65. Getting it wrong can cost you thousands in penalties or leave you with inadequate coverage. Ask your HR department NOW.

2 Part A Is Usually Free — Sign Up at 65

Most people should enroll in Part A at 65 even if they're still working. It's premium-free (if you have 40+ work credits), and having Part A doesn't affect your employer insurance or HSA (with one exception: if you have an HSA, enrolling in Part A means you can no longer CONTRIBUTE to it, though you can still spend existing funds).

Part A covers hospital stays and is essentially free insurance on top of your employer plan. The only people who should consider delaying Part A are those actively contributing to an HSA.

DR. ED'S TIP: If you're contributing to an HSA and want to keep contributing, delay Part A. Otherwise, sign up for Part A at 65 — there's no reason not to.

3 Part B: Delay If You Have Creditable Employer Coverage

If you have insurance through your (or your spouse's) CURRENT employer with 20+ employees, you can delay Part B without penalty. When you stop working or lose employer coverage, you get an 8-month Special Enrollment Period to sign up for Part B.

CRITICAL: COBRA, retiree health plans, and marketplace plans are NOT considered creditable coverage for Part B purposes. If you rely on these instead of enrolling in Part B, you WILL face the permanent 10% per year late penalty.

DR. ED'S TIP: Get Form CMS-L564 (Request for Employment Information) from your employer BEFORE you retire. This proves you had creditable coverage and protects you from the late penalty. Keep it forever.

What's Next?

1. Ask HR: does our plan have 20+ employees? Is it creditable for Medicare?
2. Free Medicare plan review: (352) 841-0632 — tell them Dr. Ed sent you
3. Run a benefits check at 24help.org/screener

Over 2 million people turn to Dr. Ed every month.