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If you're in your sixties, you probably know that the age to receive full retirement benefits has changed. But it's important to remember that the age to begin receiving Medicare has not–it is still 65. Even if you have decided to wait until after you are age 65 to apply for retirement benefits, most people should start getting Medicare coverage at age 65.

If you would like to begin your Medicare coverage when you first become eligible, we suggest that you apply within three months of reaching age 65. You can do it online in as little as 10 minutes at www.socialsecurity.gov/medicareonly.

At the website, you'll find more than just the online Medicare application. You'll also find information about Medicare, and have the opportunity to watch some short videos about applying for Medicare online. One is a family reunion for the cast of The Patty Duke Show. In another, Patty Duke and George Takei go boldly where you should be going–online.

Why go online to apply for Medicare? Because it's fast, easy, and secure. You don't need an appointment and you can avoid waiting in traffic or in line. As long as you have ten minutes to spare, you have time to complete and submit your online Medicare application.

People who started receiving Social Security retirement or disability benefits before age 65 do not need to apply; they will be automatically enrolled in Medicare.

There is no additional charge for Medicare hospital insurance (Part A) since you already paid for it by working and paying Medicare tax.

However, there is a monthly premium for medical insurance (Part B). If you already have other health insurance when you become eligible for Medicare, you should consider whether you want to apply for the medical insurance.

To learn more about Medicare and some options for choosing coverage, read the online publication, Medicare, at www.socialsecurity.gov/pubs/10043.html or visit www.Medicare.gov.

To learn more about applying for Medicare Only using the online application, please visit www.socialsecurity.gov/medicareonly.