

# Your answer

## Sign up when you're first eligible for:

- [Part A \(Hospital Insurance\)](#)
- [Part B \(Medical Insurance\)](#)

Generally, you're first eligible to sign up for Part A and Part B starting 3 months before you turn 65 and ending 3 months after the month you turn 65.

### **Avoid the penalty**

If you don't sign up when you're first eligible, you'll have to wait to sign up and go months without coverage. You might also pay a monthly penalty for as long as you have Part B. The penalty goes up the longer you wait to sign up. [How much is the Part B penalty?](#) ⓘ

## What else do I need to know?

- Medicare can help cover your costs for health care, like hospital visits and doctors' services.
- Most people don't pay a premium for Part A, but you do pay a monthly premium for Part B. [Get quick view of costs.](#) ⓘ
- If you can't afford the monthly premium, there are programs to help lower your costs. [Get details about cost saving programs.](#)

## What can I do next?

[Check How I Sign Up](#)

[Get My Sign Up Date](#)