



## Retirement and Medicare Navigation Services



Need more information? Contact our Navigation Services Team at 303-432-5130 or [navigation@jcmh.org](mailto:navigation@jcmh.org)

This one sheet will provide more information on the Retirement and Medicare application process for individuals that are interested in those benefits.

If you notice any changes or inconsistencies with our resources, please inform Navigation to help us stay current.

### Applying for Retirement and/or Medicare:

- **Individuals are able to apply online for retirement benefits if they meet the following criteria:**
  - Are at least 61 years and 8 months old
  - Are **not** currently receiving benefits on your own Social Security Record
  - Have not already applied for retirement benefits **and** want your benefits to start no more than 4 month from the date of your application.
- **Medicare Benefits**
  - If an individual does not have Medicare and is within 3 month of being age 65, the online application with the Social Security Administration can be used to apply for
    - **Both** retirement and Medicare **or**
    - Medicare only, if you aren't ready to receive retirement benefits yet.
- **Documents that you will need to apply include:**
  - Medicare Only Application
    - Date and Place of Birth
      - If you were born outside of the United States, you will need the name of your birth country and time of your birth and your permanent resident card number
    - Medicaid Number including start and end dates of coverage
    - Current Health Insurance
  - Retirement Application
    - Date and Place of Birth
    - Marriage and Divorce
    - Name and Dates of birth for children who fall under a certain criteria
    - US Military Service
    - Employer details for current year and prior two years
    - Self-employment details for current year and prior two years.
    - Direct Deposit
  - A detailed list of documentation needed to apply can be found here: <https://www.ssa.gov/hlp/isba/10/isba-checklist.pdf>

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## **How to Apply for Retirement and/or Medicare:**

- **Online:** <https://secure.ssa.gov/iClaim/rib>
- **By phone:** 1-800-772-1213 (available Monday through Friday from 8:00 am to 7:00 pm in English and other languages)
- **In person at your local Social Security office:** if is recommended you call ahead to schedule an appointment at the phone number listed above.
  - Lakewood – 13151 W Alameda Pkwy, Lakewood, CO 80228
  - Littleton – 8000 Southpark Lane, Littleton, CO 80120
  - To see if there is an office closer to your home, use this office locator:
    - <https://secure.ssa.gov/ICON/main.jsp>

## **Social Security Basics – Things to Consider Before You Apply**

Things individuals should know before they apply for retirement benefits:

- Your “full retirement age”
  - This calculator can assist: <https://www.ssa.gov/planners/retire/ageincrease.html>
- When you can start to receive benefits
- Monthly benefits are reduced if you start them before “full retirement age”.
- How continuing to work could affect your benefits
  - More information on this can be found here:  
<https://www.ssa.gov/planners/retire/whileworking.html>
- Delayed retirement credits may be added to your benefits if they start after your full retirement age
  - More information here: <https://www.ssa.gov/planners/retire/delayret.html>
- Review the retirement estimator to get an estimate of how much your benefits will be at different ages and “stop work” dates
  - <https://www.ssa.gov/benefits/retirement/estimator.html>

## **What happens after I submit my application?**

Once the application is received by the Social Security Administration, they will review it.

- They will contact you if they need more information or if they need to see your documents
- They will also let you know if you may be able to receive benefits on another person’s record (such as a spouse) and other family members that may be able to receive benefits on your work record.

When all necessary information and documentation is received and the application is processed, the Social Security Administration will send you a letter with their decision in the mail.

## **Creating an Online Account:**

You can create an online account with the Social Security administration here: <https://www.ssa.gov/myaccount/>

Things you can do with your online account include:

- Personalized retirement benefit estimates
- Check application status
- Get a proof of income letter
- Change your address
- Apply for benefits

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## **Local Agencies that Offer Support with Medicare:**

1. Benefits in Action, **720-221-8354**
2. State Health Insurance Assistance Program (SHIP), Jefferson County: **303-480-6835**
  - a. Other county numbers: <https://doi.colorado.gov/insurance-products/health-insurance/senior-health-care-medicare> > click “SHIP Assistance & Locations (by County)”
3. Denver Regional Council of Government (For residents of Jefferson County), **303-480-6700**