

By Michael Sylvan

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This January marks a historic moment: our nation's first baby boomers are turning 65.

For many baby boomers, it's time to hit the computer. 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, it's important that you apply within three months of reaching age 65. But don't worry about the time and effort it will take to apply for Medicare—it's fast and easy! You can do it online at [www.socialsecurity.gov/medicareonly](http://www.socialsecurity.gov/medicareonly) in as little as 10 minutes.

Why apply online 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.

To learn more about Medicare benefits, visit [www.Medicare.gov](http://www.Medicare.gov).

To learn more about Medicare and the online application, visit [www.socialsecurity.gov/medicareonly](http://www.socialsecurity.gov/medicareonly). While you're there, take a look at the Patty Duke Show reunion video as they talk about turkey, pie, and Medicare online.

And happy birthday to all the baby boomers turning 65 in 2011.