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Medicare & ACA Made Simple

How to Create Your Medicare.gov Account

Step-by-Step Guide

Once you have Medicare, setting up a Medicare.gov account lets you view claims, check plan details, compare drug coverage, and manage your benefits online. Have about 10 minutes and your Medicare card handy before you begin.

Getting Started

1. **Go to Medicare.gov** — In the top right corner, select “Log in / Create Account.”
2. **Choose How You’ll Sign In**
 - Create a Medicare-specific username and password, or
 - Sign in using ID.me, CLEAR®, or Login.gov — if you already use one of these for another government site (IRS, VA, Social Security), you can reuse that account here

Verify Your Identity

3. **Have Your Medicare Card and ID Ready**
 - Your Medicare Number from your red, white, and blue Medicare card
 - Your Medicare Part A or Part B coverage start date
 - A driver’s license, state ID, or passport if verifying through ID.me, CLEAR, or Login.gov
4. **Enter Your Personal Information** — Fill in your name, date of birth, address, and Medicare Number exactly as they appear on your Medicare card.
5. **Verify Your Identity**
 - Upload a photo of your ID
 - Take a selfie or verify through your phone, following the prompts from ID.me, CLEAR, or Login.gov



Finishing Up

6. **Set Up Your Username, Password, and Contact Info**

- Choose a unique username
- Create a password at least 8 characters long with a mix of uppercase, lowercase, numbers, and a symbol
- Use an email address only you have access to — not one shared with a spouse or family member

7. **Agree to the Terms and Confirm Your Account** — Check the boxes confirming your information is accurate, then submit. Watch for a confirmation or verification email.

8. **Log In and Explore Your Account** — View claims, check your Part B deductible status, compare Part D drug plans, print or order a replacement Medicare card, and download your Medicare & You handbook.

Good to know: This account is for managing an existing Medicare benefit — it is not how you enroll in Medicare. Enrollment is handled separately through the Social Security Administration at SSA.gov.

If you run into trouble, call 1-800-MEDICARE (1-800-633-4227) for help with your account or coverage.

Note: This process may change as Medicare.gov makes ongoing improvements.