

The Turning 65 Medicare Checklist



What to do, month by month, so you start Medicare on time and avoid lifelong late penalties.

Your Initial Enrollment Period is 7 months long: the 3 months before the month you turn 65, your birthday month, and the 3 months after. Sign up early in that window and your coverage can start the day your birthday month begins. Born on the 1st of the month? Your window starts one month earlier.

6 to 12 months before

GET READY

- ☐ Make a list of your **doctors and specialists**, and the hospitals you want to keep using.
- ☐ Write down every **prescription**: name, dose and how often you take it. Note your pharmacy.
- ☐ Still working, or covered by a spouse's job? Ask HR how their plan works with Medicare and **whether the employer has 20 or more employees**.
- ☐ Have a Health Savings Account (HSA)? Plan to **stop contributions about 6 months before** you start Medicare Part A, so you avoid a tax penalty.
- ☐ Create your free **my Social Security** account at ssa.gov.

3 months before

WINDOW OPENS

- ☐ **Already getting Social Security?** You'll be enrolled in Parts A and B automatically. Watch the mail for your red, white and blue Medicare card.
- ☐ **Not getting Social Security yet?** Sign up for Parts A and B at ssa.gov or by calling Social Security at 1-800-772-1213, or call me for assistance at **(574) 536-1697**.
- ☐ Decide how you want to get coverage: **Original Medicare plus a Supplement and a Part D drug plan**, or a **Medicare Advantage plan**. See page 2.
- ☐ Compare drug plans with your prescription list on Medicare.gov's Plan Finder, or book a free review with Julia.

Your birthday month

COVERAGE BEGINS

- ☐ Signed up early? Coverage starts on the **1st of your birthday month**. Sign up now and it starts the 1st of next month.
- ☐ Make sure your Part D drug plan or Medicare Advantage plan starts the same day, so there's no gap.

First 6 months on Part B

PROTECT YOUR OPTIONS

- ☐ This is your **Medigap Open Enrollment Period**. You can buy any Medicare Supplement sold in your state without answering health questions. After it ends, you may be turned down or charged more.
- ☐ Schedule your free **"Welcome to Medicare" preventive visit**. It's available in your first 12 months of Part B.
- ☐ Cancel any coverage you no longer need (individual plan, retiree plan, COBRA), after your new coverage is active.

Two ways to get your Medicare coverage

	ORIGINAL MEDICARE + SUPPLEMENT + PART D	MEDICARE ADVANTAGE (PART C)
Doctors	Any doctor in the U.S. who accepts Medicare. No referrals.	Usually a local network (HMO or PPO). Some plans need referrals.
Monthly cost	Part B premium, plus a Supplement premium and a drug plan premium.	Part B premium. Many plans have a low or \$0 extra premium.
When you need care	Predictable. Most bills are covered after small or no out-of-pocket costs, depending on the plan.	Copays as you go, up to a yearly out-of-pocket maximum.
Drug coverage	Separate Part D plan.	Usually built in.
Extras	Not included. Can add dental and vision separately.	Many plans include some dental, vision or hearing.
Often a fit if	You travel, want freedom to choose doctors, or want predictable costs.	You like your local network and want a lower monthly cost.

Avoid the late penalties

- ☐ **Part B:** sign up late without other qualifying coverage and you can pay a penalty **every month for life**, 10% for each full year you went without it.
- ☐ **Part D:** go 63 days or more without creditable drug coverage and a lifelong penalty is added to your drug plan premium.
- ☐ **Working past 65?** Coverage from an employer with 20 or more employees usually lets you wait. You then get 8 months to enroll after that job or coverage ends. COBRA and retiree plans don't count.

Dates to know every year

- ☐ **Oct 15 to Dec 7:** Annual Enrollment. Change Advantage or drug plans for January 1.
- ☐ **Jan 1 to Mar 31:** Medicare Advantage Open Enrollment. Already in an Advantage plan? Switch once or go back to Original Medicare.
- ☐ **Every fall:** read your plan's Annual Notice of Change. Premiums, drug lists and networks change.
- ☐ **Money is tight?** Ask about Extra Help and Medicare Savings Programs, which can lower drug and premium costs.

Bring this to your review

Birthday month and year

Doctors I want to keep

Prescriptions (name and dose)

Current coverage (job, spouse, individual)

QUESTIONS? LET'S GO THROUGH IT TOGETHER

Book a free, no-pressure Medicare review with Julia Fisher.

(574) 536-1697

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