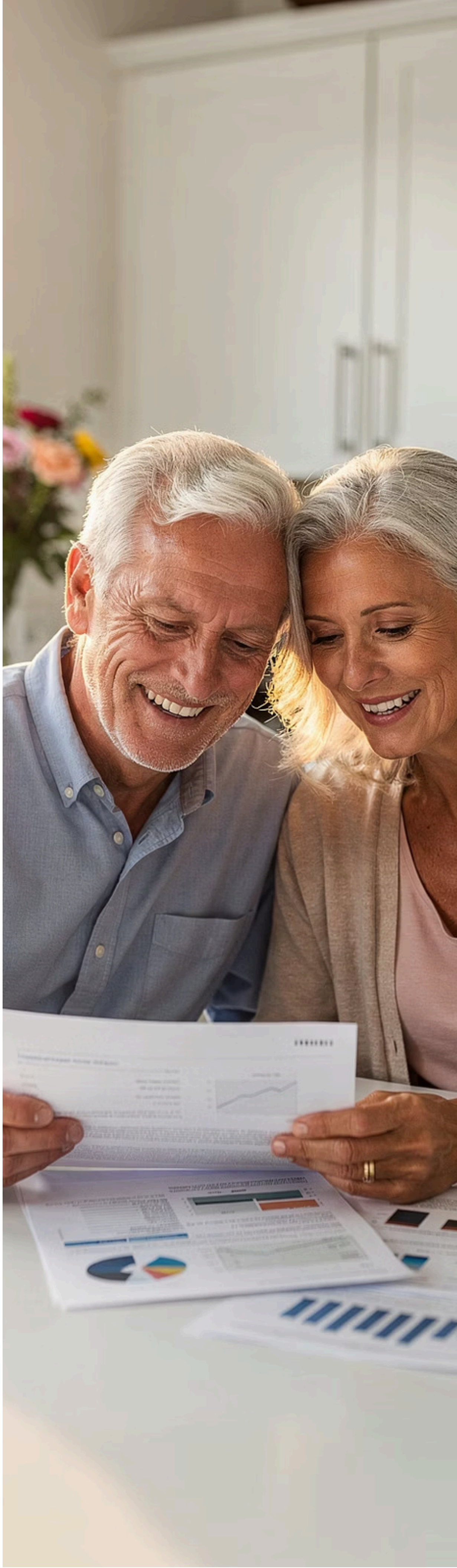
Medicare Turning 65 Checklist

Well, you're almost 65 — it's time to think about Medicare enrollment. Here's a checklist of key steps to help everything go smoothly.



Three Months Before Turning 65

START HERE

Start Educating Yourself

Familiarize yourself with the basics of Medicare:

Part A

Helps when you stay in the hospital.

Part B

For doctor visits.

Part C

Medicare Advantage that combines Part A, Part B, and sometimes more.

Part D

Prescription drug coverage helps pay for medicines.

Compare the benefits, costs, and coverage options to determine which best aligns with your needs.

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Check Your Eligibility & Evaluate Current Coverage

Check Your Eligibility

Ensure you're eligible for Medicare based on age or certain qualifying conditions.

Evaluate Current Coverage

Plan for the transition.

If you have creditable coverage through a health plan (e.g., through work or a private insurer), review its terms and coverage to determine how they might change when you become eligible for Medicare.

If you're leaving a job that provides health insurance, understand how your current coverage will change and when it will end.

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Consider Timing & Your Initial Enrollment Period

Decide when you want to enroll in Medicare. If you're ready when you turn 65, that's great. But if you have other creditable insurance, you can wait and avoid paying Part B premiums.

If you're not automatically enrolled, you may need to sign up for Medicare during your **Initial Enrollment Period** to avoid late enrollment penalties. You have **7 months** to do it — 3 months before your birthday month and 3 months after. This is the window for many people to enroll in Medicare without facing late enrollment penalties.

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Enroll in Medicare Part A and Part B

Automatic Enrollment

You'll be automatically enrolled in Medicare Parts A and B if you're already receiving Social Security benefits.

Part A

Part A is automatic for many people.

Part B

You'll need to sign up for Part B if you're not receiving Social Security benefits. Most people enroll online through the Social Security Administration's website.

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Choose Your Medicare Path

Assess your medical needs. This will help you choose the type of Medicare coverage that best suits you. If you have specific doctors or hospitals you prefer, verify that they accept the Medicare plan you're considering.

Original Medicare

If you choose Original Medicare, consider a Medicare Supplement (Medigap) plan to help cover out-of-pocket costs that Original Medicare doesn't fully cover.

Advantage Plan

Medicare Advantage combines Part A, Part B, and sometimes additional benefits into one plan. Coverage details may vary by plan.

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Prescription Drug Coverage & Preparing for Costs

Prescription Drug Coverage

Gather a list of your prescriptions. Medicare offers two ways to help cover those costs:

- Advantage Plans with prescription drug coverage included.
- Standalone Part D prescription drug plans.

Either way, consider a plan that covers your medications.

Prepare for Costs

Understand Medicare's costs. There are four types:

- **Premiums** — similar to a membership fee
- **Deductibles** — the amount you pay before Medicare helps
- **Coinsurance** — sharing the cost
- **Copayments** — payments for each visit

Consider your budget and choose a plan that fits your finances.

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Confirm Coverage Start Date

Make sure you know when your Medicare coverage begins.

Original Medicare

Coverage usually begins on the first day of your birth month.

Medicare Advantage Plan

Coverage details may vary depending on the plan you've chosen.

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Turning 65 ... and Beyond

🎉 **HAPPY BIRTHDAY ... Welcome to Medicare!** Make sure you have your Medicare card and understand how to use it.

Review Your Coverage Annually

Medicare plans and your healthcare needs may change each year. Review your current plan during the **Annual Election Period (October 15 – December 7)** to determine whether it still meets your needs.

> 🗒️ This checklist is a general guide to help individuals transition to Medicare at age 65. It's important to consider your unique healthcare needs and finances, so take your time to research and make informed decisions. If you have any questions or need personalized guidance, don't hesitate to reach out to a Medicare expert or broker for assistance.

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Talk to a Trusted, Independent Medicare Agent

Of course, you can talk to a trusted, independent Medicare agent anytime at **855-360-5263**. Let's answer your questions and simplify the process.

> We're not just about Medicare health plans — we're about **you**. After all, when it comes to your well-being, we're in it for the long haul.

Call 855-360-5263

Learn More About Medicare

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