

★ Turning 65 Medicare Checklist

A comprehensive guide to help organize the steps for Medicare enrollment and coverage decisions.

1. Learn the Basics of Medicare

Gain a clear understanding of how Medicare works before making any decisions.

Tasks:

- Understand the four parts of Medicare:
 - **Part A:** Hospital insurance
 - **Part B:** Medical insurance
 - **Part C:** Medicare Advantage (private plans combining A & B, often D)
 - **Part D:** Prescription drug coverage
- Compare **Original Medicare** vs. **Medicare Advantage** to understand coverage differences.
- Learn about **Medicare Supplement (Medigap)** plans that help cover out-of-pocket costs.

Tip: Use Medicare.gov to explore plan comparisons and coverage details.

2. Know Your Enrollment Timeline

Avoid penalties by enrolling at the right time.

Tasks:

- Identify your **7-month Initial Enrollment Period (IEP)** — 3 months before, the month of, and 3 months after your 65th birthday.
- Decide whether to **enroll immediately** or **delay** if you have qualifying employer coverage.
- Confirm if your **employer or union coverage** counts as “creditable coverage.”

Tip: Mark your calendar with key enrollment dates to stay on track.

3. Review Your Healthcare Needs

Choose coverage that fits your personal health situation.

Tasks:

- List your **current doctors and specialists** and check if they accept Medicare.
- Write down your **prescription medications** and dosages.
- Consider how often you **visit doctors or specialists** each year.

Tip: Keep this list handy when comparing plans to ensure your providers and prescriptions are covered.

4. Understand Possible Costs

Know what to expect financially before enrolling.

Tasks:

- Review **monthly premiums** for Parts B and D (and possibly A).
- Understand **deductibles, copays, and coinsurance**.
- Learn how **prescription drug coverage** works, including the coverage gap (“donut hole”).

Tip: Estimate your annual healthcare costs to compare plan affordability.

5. Explore Your Coverage Options

Find the plan that best fits your health and budget.

Tasks:

- Research **Original Medicare** (Parts A & B) and what it covers.
- Compare **Medicare Advantage (Part C)** plans — many include drug, dental, and vision coverage.
- Review **Medigap** options — available only with Original Medicare.
- Check **enrollment windows** for each plan type.

Tip: Use the Medicare Plan Finder tool to compare local plan options.

6. Prepare Important Documents

Gather necessary paperwork before applying.

Tasks:

- **Social Security number**
- **Proof of age** (birth certificate, passport, or driver’s license)
- **Employer coverage information** (if applicable)
- **Medicare card** once received

Tip: Store all documents in one folder for easy access during enrollment.

7. Ask Questions Early

Get answers before making final decisions.

Tasks:

- Write down your **Medicare questions** as they arise.
- Visit **Medicare.gov** for official information.
- Speak with a **licensed insurance professional** for personalized guidance.

Tip: Early preparation helps avoid confusion and missed deadlines.

Educational Disclaimer

This checklist is for educational purposes only.

It is not affiliated with or endorsed by the federal Medicare program.