

Age 64: Start your Medicare planning now

## Make the most of your time prior to turning 65

### Your Medicare checklist

You can't sign up for Medicare yet, but you can start getting ready now. Here's a helpful to-do list to begin your journey.

#### 12 months before your 65th birthday:

- See if you are eligible for Medicare coverage
- Understand the different parts of Medicare
- Figure out how your current coverage may be impacted by Medicare enrollment

#### 6–9 months before your 65th birthday:

- Avoid potential penalties by enrolling before you stop working
- Determine what your out-of-pocket costs might be
- See if you qualify for premium-free Part A
- Find out if financial assistance is available and apply

#### 4–6 months before your 65th birthday:

- Find out if your doctor(s) accept Original Medicare or Medicare Advantage
- Get a head start by choosing to meet with a licensed sales agent
- Ask a licensed sales agent if Original Medicare or Medicare Advantage is right for you
- Look into Medicare Advantage plans
- Learn the difference between Medicare Advantage plans and Medicare Supplement and Part D plans

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Call a licensed sales agent

### **1–3 months before your 65th birthday:**

- Enroll during your Initial Enrollment Period
- Mark your calendar for when coverage begins
- Make important coverage decisions with help from your licensed sales agent
- Keep an eye on the mail for your Medicare card
- Check in with your doctor for any Medicare-related care changes
- Learn how to make the most of your Medicare coverage with help from your licensed sales agent

**Important**

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