



**Your  
Insurance  
Coach**

# Turning 65 Medicare Roadmap

## Avoid Costly Mistakes & Get Prepared

A simple guide to Medicare timing, enrollment, and coverage decisions.



**Medicare Timeline**



**Enrollment Decisions**



**Coverage Options**



**Common Mistakes**



Presented by

**Michael Surrano**

**Your Insurance Coach**



# Welcome to Your Turning 65 Medicare Roadmap



Hi, I'm Michael Surrano, your Insurance Coach. Turning 65 is a big milestone, and Medicare can feel confusing. My goal is simple: to help you avoid costly mistakes and make confident, well-informed decisions about your coverage.



This guide is designed to help you understand what Medicare is, when you may need it, and how to avoid common enrollment mistakes.

## What You'll Learn



When you may need to enroll



How the Medicare timeline works



The difference between coverage options



Common mistakes to avoid



When to ask for personal help



Your Insurance Coach  
Helping you make Medicare simple.

*Michael Surrano*  
Your Insurance Coach



# Your Turning 65 Timeline

Use this page to stay on track and avoid costly enrollment mistakes.

1

## 3 Months Before You Turn 65

- ✓ | Confirm whether you need to enroll in Medicare
- ✓ | Review your current employer coverage
- ✓ | Check whether your drug coverage is creditable
- ✓ | Decide if you're going to contribute to an HSA

2

## During Your Initial Enrollment Period

- ✓ | Enroll in Part A and/or Part B if needed
- ✓ | Learn the difference between Medicare Supplement and Medicare Advantage
- ✓ | Understand that your initial enrollment period includes 3 months before, your birth month, and 3 months after

3

## After You Enroll

- ✓ | Compare coverage options carefully
- ✓ | Choose the right next step for your situation
- ✓ | Ask for personal help if you are unsure



# Do You Need Medicare at 65?

Not everyone has the same answer.



## You usually **DO** need to enroll



Retired or losing employer coverage



On COBRA



On an ACA Marketplace plan



Covered by a small employer with fewer than 20 employees



Using retiree coverage that requires Medicare



## You **may** be able to delay



Still actively working



Covered by an employer plan from a company with 20 or more employees



Covered under a spouse's active employer plan



Need to review whether delaying Part B is safe



### Employer size matters.

Not all coverage allows you to delay Medicare safely.



# Medicare Part A & Part B Basics



## Part A: Hospital Coverage

- ✓ Helps cover inpatient hospital stays
- ✓ Helps cover skilled nursing after a qualifying hospital stay
- ✓ Includes hospice coverage
- ✓ 2026 Part A deductible: \$1,736 per benefit period



## Part B: Medical Coverage

- ✓ Helps cover doctor visits and outpatient care
- ✓ Helps cover preventive care, lab work, and durable medical equipment
- ✓ 2026 standard premium: \$202.90 per month
- ✓ 2026 annual deductible: \$283
- ✓ After the deductible, Medicare generally pays 80% and you pay 20%
- ✓ Original Medicare does not include a built-in annual cap on that 20%



These are the reasons many people compare Medicare Supplement or Medicare Advantage plans.



# Common Medicare Mistakes to Avoid

1



## Missing your enrollment window

Waiting too long can cause delays and penalties.

2



## Delaying Part B when you shouldn't

Not all employer coverage allows a safe delay.

3



## Assuming your drug coverage is creditable

A Part D late enrollment penalty can be permanent.

4



## Enrolling in Part A while contributing to an HSA

This can create tax problems.



**A few simple mistakes can lead to penalties, delays, or coverage gaps.**



# Your Two Main Coverage Paths

Medicare coverage can look different depending on the path you choose. Here are your two main options.

## Option 1: Original Medicare + Supplement + Part D



Original  
Medicare

+



Supplement  
(Medigap)

+



Part D  
(Drug Plan)

- ✓ Medicare pays first
- ✓ A supplement helps cover many of the gaps
- ✓ A separate Part D plan covers prescriptions
- ✓ Often offers broad provider access
- ✓ Timing matters for Medicare Supplement enrollment

## Option 2: Medicare Advantage



- ✓ All-in-one alternative to Original Medicare
- ✓ Most plans include drug coverage
- ✓ Often includes extra benefits like dental or vision
- ✓ Uses provider networks and cost-sharing
- ✓ Plans can change from year to year



The right answer depends on your doctors, medications, budget, and priorities.





# Need Help With Medicare?

If you're turning 65 soon, the right timing matters.

I help people understand Medicare rules, avoid penalties, and make confident coverage decisions.



## Watch the Free Video

Learn the most common Medicare mistakes and what to do before you enroll.



## Get Personal Help

Have questions about Part A, Part B, employer coverage, HSA rules, or Medicare Supplement timing? Let's talk.



**Book a No-Cost Medicare Review >**




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