

Your Turning 65 Medicare Checklist

From Sun State Partners: an independent insurance agency, licensed in 35 states and growing

Your Initial Enrollment Period (IEP) is a 7-month window: the 3 months before the month you turn 65, your birthday month, and the 3 months after. Use this checklist to stay on track.

6 months before you turn 65

- ☐ Find your Medicare start date: the first day of your birthday month (or the month before, if your birthday is on the 1st).
- ☐ If you're still working, ask your employer's HR or benefits office how your plan works with Medicare, and whether it counts as "creditable" drug coverage.
- ☐ Make a list of your doctors, specialists and hospitals.
- ☐ Make a list of your prescriptions (name, dose, how often) and your preferred pharmacy.
- ☐ Think about your budget: monthly premiums versus costs when you use care.

3 months before you turn 65 (your IEP opens)

- ☐ If you're already getting Social Security benefits, watch the mail for your Medicare card (you're usually enrolled in Parts A and B automatically).
- ☐ If you're not, sign up for Parts A and B through Social Security (ssa.gov, by phone, or at a local office).
- ☐ If you're delaying Part B because of current employer coverage, keep proof of that coverage for when you enroll later.
- ☐ Book a free review with a licensed agent to compare Medicare Supplement, Medicare Advantage and Part D options.

Your birthday month

- ☐ Confirm your Part A and Part B effective dates on your Medicare card.
- ☐ Choose your coverage path:
 - **Original Medicare + a Medicare Supplement (Medigap) + a Part D drug plan**, or
 - **A Medicare Advantage plan** (often includes drug coverage).
- ☐ Enroll in your chosen plan(s) so coverage starts when you need it.

After you enroll

- ☐ Keep your confirmation letters and new ID cards together.
- ☐ Set up premium payments (bank draft or Social Security deduction, if available).
- ☐ Check that your doctors and pharmacy have your new plan information.
- ☐ Put the Annual Enrollment Period (Oct 15 – Dec 7) on your calendar for a yearly review.

Penalties to avoid

Part B late enrollment penalty: if you don't sign up when you're first eligible and don't have qualifying coverage, you may pay a penalty for as long as you have Part B.

Part D late enrollment penalty: if you go 63 days or more in a row without Part D or other creditable drug coverage after your IEP ends, you may pay a penalty.

Medigap timing: your Medigap Open Enrollment Period is the 6 months starting the month you're 65 or older and enrolled in Part B. During that window, insurance companies generally can't deny coverage or charge more because of your health.

Questions? We're here to help, at no cost to you

Call or text **888-909-5428** (Mon–Sat, 9am–8pm ET), or book a free call at sunsst.com.

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