Sams/Hockaday & Associates
Insurance for Seniors
AN INTEGRITY COMPANY

Turning 65 Medicare Checklist

Use this checklist to organize your Medicare enrollment tasks and coverage dates. Check off each step as you complete it. Use the work coverage and health savings account sections if they apply to you.

Plan your transition

☐ Gather your current coverage information.

Find your insurance cards and coverage documents. Include coverage through your own job, your spouse's job or a former employer. Note when your coverage will end or change.

Current coverage:

_____

☐ Check how your employer coverage works with Medicare.

If you have coverage through work: Contact the employer's benefits administrator before enrolling in Medicare or dropping coverage. Confirm how the plan works with Medicare and how a change could affect family members. Continuing to work does not automatically mean you can delay Medicare.

COBRA and retiree coverage follow different rules from coverage based on current employment. Confirm your Medicare enrollment timing before relying on either.

☐ Check health savings account contributions.

If you or your employer contribute to a health savings account (HSA): Confirm when contributions must stop before Medicare begins. Part A coverage can be retroactive, which can affect your contributions. Review your timing with a qualified tax adviser before applying for Medicare or Social Security benefits.

☐ Confirm your Part A and Part B enrollment.

Some people are enrolled automatically; others need to apply. Check your Medicare card or enrollment information and confirm whether you need to apply through Social Security. Medicare enrollment and starting Social Security retirement benefits are separate decisions.

☐ Confirm when your old coverage ends and new coverage starts.

Coordinate the dates below before ending your current insurance. Confirm the effective dates for Medicare and any additional coverage you choose.

Current coverage end or change date:

_____

Part A start date:

_____

Part B start date:

_____

Additional coverage and start date:

_____

Choose coverage and finish enrollment

☐ Compare your Medicare coverage options.

Original Medicare includes Part A and Part B. You can add a Medicare Supplement policy to help pay some of your share of covered costs, and separate Part D prescription drug coverage.

Medicare Advantage provides your Part A and Part B benefits through a private plan. Most plans include drug coverage. You do not use a Medicare Supplement policy with Medicare Advantage.

☐ Check your Medicare Supplement enrollment window.

If you're considering a supplement: Your six-month Medigap Open Enrollment Period begins the first month you have Part B and are 65 or older. This differs from the annual fall enrollment season.

Outside protected enrollment circumstances, an insurer may review your health history and could decline your application. Other federal protections and state rules may apply.

☐ Confirm how you'll get prescription coverage.

If you already have drug coverage, confirm that it is "creditable." This means it is expected to pay, on average, at least as much as Medicare's standard drug coverage. Keep the notice from your plan.

For standalone Part D comparisons and enrollment, use Medicare Plan Finder. Enter your medicines and preferred pharmacies. Compare estimated yearly costs and coverage rules along with premiums. Check how adding a drug plan would affect your existing coverage before enrolling.

Self-service drug-plan information:
https://www.samshockaday.com/products/prescription-drug-plans

☐ Arrange your appointment.

Sams/Hockaday can help you compare the Medicare Supplement and Medicare Advantage options we offer. Have your current coverage information, Medicare start dates, doctor list and prescription list available.

Call **217-423-8000** to arrange an appointment in our office, by phone, or virtually. You can call before completing this checklist.

Appointment date and time:

_____

☐ Save your enrollment confirmations.

Keep confirmation numbers and coverage documents together. Check that your coverage start dates match the dates you recorded.

Keep this completed checklist with your personal insurance records.