



## Medicare Checklist

Medicare is a complex program. Use this checklist to help you stay on top of enrollment and make the process easier.

### 6 Months Before Turning 65

- Understand how the Medicare program is structured.
  - Read about Part A
  - Read about Part B
  - Read about Part D
  - Read about Medicare Advantage (Part C)
  - Read about Medicare Supplement Insurance (Medigap)
- Learn how Medicare works with other insurance.
  - Medicare eligibility goes beyond just turning 65 and being a U.S. citizen.
    - Check your eligibility to find out what special circumstances may qualify you.
  - Read about how Medicare coordinates with other insurance.
- Understand the costs associated with Medicare's different parts.
  - Read about Part A and Part B costs
    - Determine if your (or your spouse's) work history qualifies you for premium-free Part A.
  - If you have limited income and resources, check to see if you qualify for help paying your health care costs.
    - Refer to <https://www.healthcare.gov/lower-costs/qualifying-for-lower-costs/> to learn more about the income levels and information needed in qualifying.
- Understand your enrollment options.
  - Read about Part A and Part B enrollment.
  - Determine whether you'll get Medicare automatically or need to sign up manually.

## **4 Months Before Turning 65**

- Check with your doctor(s) and providers to see if they accept Medicare.
- Understand your Medicare out-of-pocket health care costs:
  - Premiums
  - Deductibles
  - Copays and coinsurance
- Decide how you want to get your Medicare coverage.
  - There are two main ways to get your Medicare coverage:
    - Original Medicare (Part A and Part B)
    - Through a Medicare Advantage Plan (Part C)
  - Determine which Medicare path fits your personal needs best.
- Compare available plans in your area.

## **1-3 Months Before Turning 65**

- Apply for Medicare with the Social Security Administration.
- Make sure you have the following information ready:
  - Date and place of birth
  - Medicaid (if eligible) number and start/end dates
  - Current health insurance information
- Enroll in Medicare Part A during your Initial Enrollment Period
- Enroll in Medicare Part B, unless you are eligible for a Special Enrollment Period
- After you enroll in Parts A and B, you can join a Medicare (Part D) Prescription Drug Plan and/or a Medicare Supplement Insurance Plan.

## After Enrolling in Medicare

- Pull together resources that can help guide you from enrollment to your next steps.
  - Find area-specific information through your State Health Insurance Assistance Program (SHIP), a free counseling service
  - Sign up for MyMedicare.gov to access your personal Medicare information 24/7

While this check list can start as a guide, speaking to us directly is the best way to go about Medicare enrollment.

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