

Turning 65: Your Medicare Checklist

A simple timeline so you don't miss a deadline or pay a lifelong penalty.

1 6 months before your 65th birthday

- ☐ Learn the four parts: **A** (hospital), **B** (doctors and outpatient care), **D** (prescription drugs) and **C** (Medicare Advantage, private plans that combine A, B and usually D).
- ☐ Still working, or covered by a working spouse's plan at a company with 20+ employees? You may be able to delay Part B without a penalty. Ask HR in writing.
- ☐ Have a Health Savings Account (HSA)? Plan when to stop contributing. If you sign up for Medicare after 65, Part A can start up to 6 months earlier, so stop 6 months before.
- ☐ Write down your doctors, prescriptions (with doses) and pharmacy. You'll need this list to compare plans.

2 3 months before: your sign-up window opens

- ☐ Your Initial Enrollment Period lasts 7 months: 3 months before your birthday month, your birthday month, and 3 months after.
- ☐ Already getting Social Security? You're enrolled in Parts A and B automatically, and your card comes by mail.
- ☐ Not getting Social Security yet? Apply at ssa.gov/medicare or call 1-800-772-1213.
- ☐ Sign up in these 3 months so coverage starts on the 1st of your birthday month.
- ☐ Choose your path: Original Medicare + a Medigap supplement + a Part D drug plan, or a Medicare Advantage plan.

3 Your birthday month

- ☐ Your red, white and blue Medicare card arrives. Keep it somewhere safe.
- ☐ Create your free account at [Medicare.gov](https://medicare.gov).
- ☐ Check that your new plan's member cards arrived, and show them to your doctors and pharmacy.
- ☐ Don't cancel your old insurance until your new coverage start date is confirmed.

4 Your first months on Part B

- ☐ **Medigap open enrollment:** for 6 months starting the month you're 65 and have Part B, insurance companies must sell you any Medigap plan they offer, whatever your health. Some states give extra rights.
- ☐ Book your free **Welcome to Medicare** preventive visit within your first 12 months.

5 Every fall

- ☐ Read your **Annual Notice of Change**. Your plan mails it by September 30.
- ☐ **October 15 to December 7:** you can change plans for the next year.
- ☐ Check that your doctors and drugs are still covered, and compare total yearly costs, not just premiums.

Avoid lifelong penalties

- **Part B:** 10% is added to your premium for each full 12 months you could have had Part B but didn't, unless you had qualifying employer coverage.
- **Part D:** 1% of the national base premium is added for each month you went without drug coverage that was as good as Medicare's.
- These penalties usually last as long as you have Medicare.

Questions? Get free, no-pressure help

Call or text (727) 403-9928 · Book online at tampabaymedicarehelp.com

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