

Medicare Checklist



What to do to get prepared for Medicare

6 Months Before Turning 65:

- [Explore the ABCD's](#) of Medicare, and get familiar with [Medicare Basics](#)
- [Learn about Medigap](#)
- [Learn about Medicare Advantage](#)
- [Learn if you should enroll in Medicare if you're still working](#)
- Make sense of the costs of Medicare. [Start with an overview](#)
- Understand your enrollment options. [Start with an overview](#)
- Plan to enroll on time to avoid penalties and delays in coverage, depending on when is best for you.
- If you plan to enroll in your Initial Enrollment Period, set a reminder for yourself for 3 months before your 65th birthday.

4 Months Before Turning 65:

- [Compare Plans and Options](#)
- Calculate costs per month/year for:
 - Premiums
 - Deductibles
 - Copays & coinsurance

3 Months Before Your 65th Birthday:

- Enroll in Medicare Parts A and B unless you are delaying Part B/eligible for a Special Enrollment Period
- Confirm receipt of red, white and blue Medicare card from CMS
- Talk to a benefits advisor to get detailed information about plans.
- Make sure to ask these important questions:

- *Will I have to choose hospital and healthcare providers from a network?*
- *Will my doctors accept the coverage? If not, are there doctors near me who will?*
- *Will I need referrals to visit specialists?*
- *Will the plan cover me if I get sick while traveling in another state?*
- *What will my prescription drugs cost?*
- *Are my drugs on the plan's drug list (or formulary)?*
- *Does the plan include the pharmacies I currently use?*
- *Can I get my prescriptions through the mail?*
- *Does the plan have a good quality rating?*

- **Make your decision.**

- Be sure to work with someone you trust, and don't ever feel pressured into pushy sales tactics!

Call Anytime for free assistance: (888) 465-9728