Your New-to-Medicare Checklist

A simple, plain-English list of what to do and when as you approach 65. Senior Benefit Assistance LLC.

3 months before your 65th birthday

- Decide whether to take Medicare now or delay it (for example, if you are still working with employer coverage).
- If you are NOT already getting Social Security, sign up for Medicare through the Social Security Administration.
- Confirm the start of your 7-month Initial Enrollment Period (the 3 months before your birthday month, your birthday month, and the 3 months after).

Gather your information

- Make a list of the doctors and hospitals you want to keep.
- Make a list of your prescription medications, with doses.
- Note whether you travel often or spend time in more than one state.
- Think about the extra benefits that matter to you (dental, vision, hearing, and others).

Understand the one core decision

- Path A: Original Medicare + a Medicare Supplement (Medigap) plan + a Part D drug plan -- see any provider that accepts Medicare, very predictable costs, higher monthly premium.
- Path B: Medicare Advantage (Part C) -- one all-in-one private plan, often low or $0 premium and extra benefits, usually a network and copays as you go.
- Learn the four parts of Medicare (A, B, C, and D) so the choice makes sense.

Compare and choose

- Compare the specific plans available where you live (benefits, drug coverage, and total expected costs -- not just the premium).
- If you have both Medicare and Medicaid, or a qualifying chronic condition, ask about specialized plans you may be able to use.
- Confirm your doctors and medications are covered by any plan you consider.

Enroll on time

- Enroll during your Initial Enrollment Period to avoid Part B and Part D late-enrollment penalties.
- If you are working past 65 with employer coverage, confirm your situation before you decline Part B.
- Keep a copy of your confirmation and note when your coverage starts.

Want a second set of eyes? A licensed advisor can compare the options available where you live -- at no cost to you. Call 1-866-340-3441 (TTY 711) or visit seniorbenefitassistance.com/turning-65-medicare.html.

We do not offer every plan available in your area. Currently we represent 6 organizations which offer 45 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

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