StephanieTaylor Insurance
StephanieTaylorinsurance.com

FOR ANYONE TURNING 65

Turning 65 Checklist

Medicare does not have to feel complicated. Work through this list in order, check off each step as you go, and you will be ready well before your coverage needs to start.

Start here: Write your 65th birthday month here: ..... Most people first become eligible for Medicare during the 7-month window around that month - see below. Put those dates on your calendar today.

Your 7-month enrollment window

Your **Initial Enrollment Period** is 7 months long: the 3 months before your 65th birthday month, your birthday month, and the 3 months after. Enrolling in the first 3 months usually means coverage starts the month you turn 65, with no gap.

3 MONTHS BEFORE	BIRTHDAY MONTH	3 MONTHS AFTER
Enrollment opens	You turn 65	Enrollment closes

If your birthday is on the 1st of the month, Medicare treats you as turning 65 the month before - your window shifts one month earlier. If you are already receiving Social Security benefits, you may be enrolled in Part A and Part B automatically. Everyone else needs to sign up.

12 to 6 months before - learn the basics

- [ ] **Learn the parts:** Part A (hospital), Part B (medical), Part D (prescription drugs), plus Medicare Advantage (Part C) and Medicare Supplement (Medigap) as two different ways to get coverage.
- [ ] **Check your work situation:** Are you - or your spouse - still working with employer coverage? Ask HR in writing whether that coverage counts as creditable coverage for Medicare, and what happens to it when you turn 65.
- [ ] **Make your lists:** Write down your doctors, hospital, pharmacy, and every prescription with its dosage. You will use these lists to check any plan you consider.
- [ ] **Estimate your budget:** Plan for the Part B premium, any plan premium, and drug costs. Check Medicare.gov for the current year's amounts - they change annually.

6 to 3 months before - gather and decide

- [ ] **Gather your documents:** Social Security card, proof of age and citizenship (such as a birth certificate or passport), and, if you are delaying Part B, proof of employer coverage.
- [ ] **Create your accounts:** Set up a Social Security account at ssa.gov and a Medicare account at Medicare.gov so you can enroll and track everything online.
- [ ] **If you have an HSA:** Talk to a tax professional about when to stop Health Savings Account contributions. If you delay Part A past 65, stopping at least 6 months before you apply can help you avoid a tax penalty.
- [ ] **Decide your path:** Compare Original Medicare plus a supplement and a Part D plan against Medicare Advantage - see the comparison on page 3 - using your doctor and prescription lists, not just the premium.
- [ ] **Ask about extra help:** Check whether you may qualify for help with premiums or drug costs through Medicaid, a Medicare Savings Program, or Extra Help for Part D.

3 months before through your birthday month - enroll

- [ ] **Enroll in Part A and Part B** through Social Security - online at ssa.gov, by phone, or at your local office - unless you have a documented reason to delay Part B while still working.
- [ ] **Choose your coverage** to start the same month Medicare starts: a Medicare Supplement and Part D plan, or a Medicare Advantage plan that includes drug coverage.
- [ ] **Do not skip drug coverage,** even if you take no prescriptions today. Going without creditable drug coverage can mean a late-enrollment penalty that lasts as long as you have Part D.
- [ ] **Keep every confirmation:** Save enrollment confirmations, welcome letters, and your new Medicare card in one folder.

> **Still working past 65?**
>
> Your choice is different. Whether you should delay Part B depends on the size of your employer and whether its coverage is creditable. Get the answer from HR in writing, keep that letter, and calendar the 8-month Special Enrollment Period that starts when that work coverage ends.

After you enroll - confirm and calendar

- [ ] **Confirm your start date** and how your first premiums will be paid - billed to you, or deducted from Social Security once benefits begin.
- [ ] **Check your cards:** Carry your red, white, and blue Medicare card plus your plan card, and tell your doctors' offices about the change before your first visit.
- [ ] **Schedule a wellness visit** once coverage starts, and refill prescriptions early so nothing lapses during the switch.
- [ ] **Calendar Annual Enrollment:** Every fall, October 15 to December 7, you can review and change certain coverage for the next year. Put a yearly reminder on your phone now.

The big decision: two ways to get your coverage

There is no single right answer - only the right fit for your doctors, prescriptions, travel, and budget.

	Original Medicare + Supplement + Part D	Medicare Advantage (Part C)
How it works	Medicare pays first; a supplement (Medigap) helps with many remaining costs. Add a separate Part D drug plan.	A private Medicare-approved plan bundles Part A, Part B, and usually Part D, often with extra benefits.
Doctors	Any doctor or hospital in the U.S. that accepts Medicare - no network, usually no referrals.	Use the plan's network; referrals or prior approval may be required.
Costs	Higher supplement premium, but more predictable costs when you need care.	Often lower premium, but copays as you go, up to the plan's yearly out-of-pocket maximum.
Good to know	Best chance to buy a supplement without health questions: your 6-month Medigap Open Enrollment Period, from the month you are 65 and in Part B.	Plans and networks change yearly - review doctors, drugs, and costs every fall.

Mistakes that cost money

- [ ] **Missing your Part B deadline** without creditable work coverage - the late penalty is added to your premium for as long as you have Part B.
- [ ] **Assuming COBRA counts** as work coverage for delaying Part B - it does not, and the clock keeps running.
- [ ] **Skipping Part D** because you are healthy today - a gap in creditable drug coverage can mean a permanent penalty later.
- [ ] **Choosing on premium alone** without checking that your doctors are in network and your prescriptions are covered.
- [ ] **Waiting until your birthday month** to start - enrolling in the 3 months before usually avoids any gap in coverage.

Want help checking off your list?

Bring this checklist - plus your doctor and prescription lists - to a free, no-pressure consultation. We will confirm your dates, check your doctors and prescriptions, and compare options in plain English.

StephanieTaylorinsurance.com

Call or visit the website to book your Turning 65 consultation.

For educational purposes only - not legal, tax, or financial advice, and not an offer to enroll you in any specific plan. Medicare rules, premiums, and deadlines change; confirm current details at Medicare.gov or with Social Security. We do not offer every plan available in your area. Contact Medicare.gov or 1-800-MEDICARE for information on all of your options.

Your worksheet is on page 4: write in your key dates, your doctors, and your medications - four lines for each - and bring the finished checklist to your consultation.

MY WORKSHEET - FILL THIS IN AND BRING IT WITH YOU

My key dates, doctors, and medications

Every plan decision starts with these lists. Write down each doctor and each medication - name and dosage - and use the lists to check that any plan you consider covers the care and prescriptions you already have.

My 65th birthday month: .....

Enrollment opens: ..... **Enrollment closes:** .....

Coverage starts: .....

My doctors

Doctor name - practice or hospital - phone, if you have it

1.

2.

3.

4.

My medications

Medication name - dosage - how often you take it

1.

2.

3.

4.

Bring this page to your free consultation

We will use your dates, doctors, and medications to compare your options in plain English - no pressure, no obligation.

StephanieTaylorinsurance.com

Contact me at: (434) 426-4128 or medhelp.ins@gmail.com