



Medicare Checklist: Preparing 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!



Before discussing your Medicare options, Medicare requires a completed Scope of Appointment.

[Click Here to Complete Scope of Appointment](#)

Scope of appointment is the permission to discuss Medicare options, no obligation to purchase