

Medicare Planning Checklist



What to do to get prepared for Medicare.

Medicare can be complex, but our handy checklist has everything you need to get ready to enroll.

Let's get started!

6 Months Before Turning 65:

- Review your Social Security account:
 - Does your work history (or current/former spouse's) qualify you for coverage? Have you worked and paid taxes for 40 quarters?

- Explore the ABCD's of Medicare.
 - Start with an overview of
 - Parts A & B
 - Part C
 - Part D
 - Learn about the differences between Medigap and Medicare Advantage

- Make sense of the costs of Medicare. Start with an overview of:
 - Parts A & B costs
 - Part C costs
 - Part D costs
 - Learn about Medigap and Medicare Advantage typical costs based on your circumstances.
 - Learn about getting help with costs.

- 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, let's set an appointment 3 months before your 65th birthday.

Date _____ Time _____

4 Months Before Turning 65:

- Are you applying for Part B? Keeping your employer sponsored plan?
- Does your employer offer benefit to help you pay Medicare plan premiums?
- If you are deciding to disenroll from your group coverage, make sure to request a termination of group coverage letter before your exit interview with your HR Administrator.

3 Months before Turning 65:

- Now is time to decide which type of coverage **fits YOU!**
- Who are your existing healthcare providers?
- What are your wellness goals?
- Are you taking any medications? Where do you get them?
- How much flexibility do you want? Do you travel outside of your state a lot? If so, where do you travel most?
- Some additional details to consider:
 - 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?

After we complete an analysis of YOUR existing NEEDS, let's begin to compare plans for coverage packages. Pros? Cons?

- Calculate costs per month/year for:

Premiums

Deductibles

Co-pays & Coinsurance

- Enroll during your Initial Enrollment Period.
- Confirm receipt of Medicare card(s)
- Learn how to use your new Medicare Health Plan.

Our role as your personal independent Medicare Benefit Broker is to assist you during the enrollment process, monitor your application and guide you throughout the year along with the health plan you selected and your healthcare providers.

We represent most major health plans and would be glad to support you with whichever health plan fits your needs at NO COST to you.

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