

# Medicare Enrollment Checklist

## ABOUT 6 MONTHS BEFORE YOUR 65<sup>TH</sup> BIRTHDAY

- ☐ Learn the basics of Medicare (Parts A, B, C, D, and MediGap).
- ☐ Understand whether you want Original Medicare or Medicare Advantage Plan (Part C)
- ☐ Check if you will be automatically enrolled

## 3 MONTHS BEFORE YOUR 65<sup>TH</sup> BIRTHDAY

### If NOT automatically enrolled, apply for Medicare:

- ☐ Online at [ssa.gov/medicare](https://ssa.gov/medicare)
- ☐ By calling Social Security at 1-800-772-1213
- ☐ Or visit your local Social Security office

### Decide if you need:

- ☐ Part D (Prescription Drug Plan)
- ☐ Medicare Advantage (Part C) OR stay with Original Medicare
- ☐ MediGap (Supplemental Insurance)

## DURING THE MONTH OF YOUR 65<sup>TH</sup> BIRTHDAY

- ☐ Confirm you received your Medicare card by mail
- ☐ Double-check your coverage start date
- ☐ Start using Medicare for doctor visits, hospital services, or preventative care if needed

## 3 MONTHS AFTER YOUR 65<sup>TH</sup> BIRTHDAY

- ☐ Final chance to enroll during the Initial Enrollment Period without penalty
- ☐ If missed, prepare for the General Enrollment Period (January 1 - March 31) and possible late penalties

## QUICK DECISION FLOW

### Are you getting Social Security benefits?

- ➔ If **YES**: You'll be automatically enrolled
- ➔ If **NO**: You must manually apply for medicare

### Are you still working with employer health coverage?

- ➔ If **YES**: You may delay enrolling in Part B without penalty
- ➔ If **NO**: Enroll in Part B as soon as you're eligible

### Do you need prescription drug coverage?

- ➔ If **YES**: Choose a Part D plan or a Medicare Advantage plan that includes drug coverage
- ➔ If **NO**: Understand you may have a penalty if you enroll later

Although Financial Coaches cannot complete your Medicare enrollment, they are here to help you **build a strong financial plan, budget confidently for healthcare costs, and stay on track toward your retirement goals.**



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