

Turning 65 Medicare Checklist

A Step-by-Step Guide from Central States Insurance – Mike & Darcy Reed

3 Months Before Your Birthday

- Confirm if you will be automatically enrolled (receiving Social Security).
- If not receiving Social Security, enroll at ssa.gov or call 800-772-1213.
- Review employer coverage if still working.
- Understand Part A (Hospital) and Part B (Medical).

2 Months Before Your Birthday

- Make a list of your medications (name, dosage, pharmacy).
- Confirm which doctors you want to keep.
- Decide between Medicare Advantage or Original Medicare + Supplement + Part D.

1 Month Before Your Birthday

- Compare total costs (premium + copays + max out-of-pocket).
- Review dental, vision, and prescription needs.

- Finalize enrollment for coverage starting the 1st of your birthday month.

Important Deadlines & Penalties

- Part B penalty = 10% for each year delayed without creditable coverage.
- Part D penalty = permanent monthly increase if delayed.
- Miss your Initial Enrollment Period → must wait for General Enrollment Period (Jan 1–Mar 31).

Documents to Have Ready

- Social Security number
- Employer coverage information (if applicable)
- Medication list
- Doctor list
- Budget range

Pro Tips Most People Don't Know

- You cannot be declined for a Medicare Supplement during your 6-month Medigap Open Enrollment.
- After that window, underwriting usually applies.
- Medicare Advantage plans can change networks annually.
- Your income can affect Part B premiums (IRMAA).

Need Help? Contact Central States Insurance

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