

## FREE GUIDE

# The Turning 65 Checklist

Everything to do, in order, from seven months before your birthday to the day your coverage starts.

## Seven months out

- ☐ **Write down your Part B start date.** Birthday on the 2nd or later, Medicare starts the 1st of your birthday month. Birthday on the 1st, it starts the 1st of the month before.
- ☐ **Decide whether you're taking Part B now.** Still working with group coverage from an employer of 20 or more? You can delay without penalty. Fewer than 20, COBRA, retiree coverage, or a marketplace plan? Take Part B on time.
- ☐ **Check if you're getting Social Security.** If you already receive it, Parts A and B enroll automatically. If not, you apply at [ssa.gov/medicare](https://ssa.gov/medicare). You do not need to be drawing Social Security to enroll in Medicare.

## Four months out

- ☐ **Enroll in Parts A and B** at [ssa.gov/medicare](https://ssa.gov/medicare) if you aren't automatic. Your Initial Enrollment Period opens three months before your birthday month.
- ☐ **List every doctor you see.** Nearly all take Original Medicare, but confirm the specialists.
- ☐ **List every prescription** with dose and how often you fill it. You need this for Part D shopping.

## Three months out

- ☐ **Pick the path:** Original Medicare plus Plan G plus Part D, or Medicare Advantage. This is the one decision that is hard to undo. You can leave Advantage any year, but getting Plan G afterward usually means health questions.

Your Medigap Open Enrollment window is six months starting the month you are 65 and enrolled in Part B. During that window no company can turn you down for Plan G or charge more for your health history. After it closes, most states allow medical underwriting.

## Two months out

- ☐ **Get Plan G quotes from every carrier in your ZIP code.** Plan G from one company pays exactly what Plan G from another pays. Only the premium differs, and it can be \$50 a month apart.
- ☐ **Ask about rate history.** Two companies at the same price today can be \$40 apart in five years. Ask how each has raised Plan G rates over the past three years.
- ☐ **Pick a Part D plan** from your prescription list at Medicare.gov/plan-compare or with your agent. Cheapest premium is not cheapest plan; check your drugs on the formulary.

## One month out

- ☐ **Submit the Plan G application.** You can apply before Part B starts; the effective date matches your Part B date.
- ☐ **Submit the Part D enrollment.** Same effective date.
- ☐ **Tell your employer HR** the date your group coverage ends, if applicable.

## Your birthday month

- ☐ **Confirm the red, white and blue Medicare card arrived** and that Parts A and B both show.
- ☐ **Confirm the Plan G card and the Part D card arrived.** Carry all three.
- ☐ **Set up premium payments.** Part B comes out of Social Security or is billed quarterly. Plan G and Part D bill separately.

## Every year after

- ☐ **October 15 to December 7:** re-check your Part D plan against your current prescriptions. Plans change formularies every year.
- ☐ **When your Plan G rate increase letter arrives:** ask for a rate check. Switching companies changes the premium, not the coverage.

**The two mistakes that cost the most.** Letting the six-month window close without Plan G in place, and skipping Part D because "I don't take anything." The Part D late penalty is permanent and grows every month you wait.

### Want a second set of eyes?

Fifteen minutes on the phone usually settles it. Free, no obligation. Call 1-800-790-4873 or book a time at [medsuppsforme.com/contact](https://medsuppsforme.com/contact).