FREE GUIDE

The Turning 65 Checklist

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



MedSups For Me is a privately owned website and is not connected with or endorsed by the United States government or the federal Medicare program. We are an independent insurance agency licensed to sell Medicare Supplement (Medigap) insurance and Medicare Advantage plans. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program to get information on all of your options. Figures reflect the latest amounts published by CMS for 2026 and 2027. This guide is educational and is not insurance advice for your specific situation.

THE ROUTE

Seven stops, in order.

Six months out

Your Part B start date. Whether to take Part B now. Social Security.

Four months out

Get ready to enroll in Parts A and B. List every doctor and prescription.

Three months out

Pick the path. The one decision that is hard to undo.

Two months out

Plan G quotes. Rate history. A Part D plan.

One month out

Submit Plan G and Part D. Tell your employer HR.

Your birthday month

Confirm all three cards. Set up premium payments.

Every year after

Re-check Part D. Ask for a rate check.

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6 months out

- [ ] **Write down your Part B start date.**

  Enroll on time with a birthday on the 2nd or later, and 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 your current job at an employer of 20 or more? You can usually 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 usually enroll automatically. If not, you apply at ssa.gov/medicare. You do not need to be drawing Social Security to enroll in Medicare.

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4 months out

- [ ] **Get ready to enroll in Parts A and B at 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.

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3 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 during enrollment periods 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.

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2 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.

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- [ ] **Submit the Plan G application.**
  You can apply before Part B starts; ask for an effective date that matches your Part B date.

- [ ] **Submit the Part D enrollment.**
  Ask for the same effective date.

- [ ] **Tell your employer HR the date your group coverage ends,**
  if applicable.

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65

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 usually billed quarterly. Plan G and Part D usually bill separately.

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October 15 to December 7

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 benefits, but a new company may ask health questions.

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BEFORE YOU CLOSE THIS

Two mistakes that can cost you.

1. Letting the six-month window close without Plan G in place.
2. Skipping Part D because “I don’t take anything.” Without other creditable drug coverage, the Part D late penalty is usually permanent and grows every month you wait.



Want a second set of eyes?

Fifteen minutes on the phone usually settles it. Free, no obligation.

1-800-790-4873

or book a time at medsupsforme.com/contact

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