

Turning 65 Checklist

Know More. Stress Less.

Medicare is a federal program that offers health insurance to American citizens and other eligible individuals. If you aren't receiving Social Security or RRB benefits when you turn 65, you will have to sign up for Medicare A and/or Part B during your **Initial Enrollment Period**(IEP).

Your Initial Enrollment Period begins 3 months before your 65th birthday month and ends 3 months after your 65th birthday.

Initial Enrollment Period



Preparing for Your Initial Medicare Enrollment

4-6 Months
Before You
Turn 65

- Familiarize yourself with the basics and associated costs of Medicare. Helpful resources include www.medicare.gov, www.medicareportal.org and the CMS "Medicare and You" handbook.
- Confirm your eligibility for Medicare benefits by contacting the Social Security Administration at www.ssa.gov or 800-772-1213.
- Learn what your Medicare enrollment options are if you are working past 65 and choose to maintain your employer or union-provided health plan.
- Set a reminder to apply for Medicare under your Initial Enrollment Period (IEP), which begins 3 months prior to your 65th birthday.



MEDICAREPORTAL
NAVIGATE MEDICARE TOGETHER

Know More. Stress Less.
Reach out to us for a complimentary consult.
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Contact Us 703-214-4600

Not connected with or endorsed by the U.S. government or the federal Medicare program.

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3 Months Before You Turn 65

Congratulations! You have just entered your IEP, the 7-month window that surrounds your 65th birthday, and you can apply for Parts A and B without incurring any penalties.

- Apply for Medicare with the Social Security Administration either in person at your local SSA office, online or through the mail. If you are already receiving Social Security benefits, you will automatically be enrolled in Parts A and B.
- Confirm if your doctors participate in Original Medicare and/or Medicare Advantage.
- Create a Medicare budget by estimating your out-of-pocket expenses per month/year to include premiums, deductibles and copays/coinsurance.
- Research Part D plans and identify which plan best fits your needs and budget. If you have prescription coverage, confirm that it is creditable, and if not, seriously consider enrollment during your IEP to avoid penalties and delays in coverage.
- Identify which coverage option meets your needs and fits your budget - Original Medicare or Medicare Advantage.

1-3 Months Before You Turn 65

- Confirm receipt of your Medicare card so you may proceed with enrollment into a Medicare Advantage, Medicare Supplement and/or Part D plan.
- It's time to enroll! Contact Medicare Portal to assist in enrolling in your Medicare benefits plans.

About Medicare Portal

Whether it's a one-on-one meeting or at one of our local educational events, we will make sure your Medicare needs are specifically addressed and resolved. We realize that Medicare can be both complicated and confusing, so let us share your journey and work together towards a successful Medicare experience.