

Turning 65



Medicare Enrollment Checklist (Step-by-Step Guide)

#1 Start Planning

Milestone: 6–12 Months Before Turning 65

- Review current health coverage (employer, retiree, Marketplace, etc.)
- Confirm eligibility for premium-free Part A (10+ years of Medicare taxes)
- Check spouse/dependent coverage impact if leaving a group plan
- Make a list of preferred doctors and medications
- Start budgeting for Medicare premiums, copays, and potential Medigap or Advantage costs
- Schedule a consultation with your broker to understand your options

#2 Begin Enrollment

Milestone: 3–6 Months Before Turning 65

- Enroll in Medicare Part A and B:
 - Online at www.ssa.gov
 - Or call Social Security: 1-800-772-1213
 - Already receiving Social Security? You'll be auto-enrolled
- If still working and covered by employer plan:
 - Decide whether to delay Part B
 - Get employer coverage documentation for future SEP
- Evaluate your plan options with your broker:
 - Medicare Supplement (Medigap)
 - Medicare Advantage (Part C)
 - Standalone Part D (prescription)

#3 Make Final Choices

Milestone: 1–3 Months Before Turning 65

- Choose and enroll in:
 - A Medigap + Part D plan, or
 - A Medicare Advantage plan
- Set up premium payments (avoid lapses in coverage)
- Cancel Marketplace or private insurance (if applicable)
- Check HSA rules: Stop HSA contributions at least 6 months before Part A effective date
- Create a Medicare.gov account to manage coverage

#4 Coverage Begins

Milestone: The Month You Turn 65

- Medicare coverage begins the 1st of your birth month (unless born on the 1st, then it begins the month before)
- Use your new red, white, and blue Medicare card at providers
- Receive plan ID cards from any supplement, Advantage, or drug plans
- Make sure doctors have updated insurance info



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