

Medicare Enrollment Checklist

STEP 1 — Know Your Enrollment Windows

- I turn 65 soon — my Initial Enrollment Period (IEP) is the 3 months before, the month of, and 3 months after my 65th birthday
 - *Missing this window can cause permanent late penalties*
 - I am still working at 65 — I qualify for a Special Enrollment Period (SEP) and can delay without penalty
 - *Confirm with your employer's HR that your coverage counts as 'creditable'*
 - I understand the General Enrollment Period (Jan 1 – Mar 31) if I missed my IEP
 - *Coverage starts July 1; late enrollment penalties may apply*
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STEP 2 — Choose Your Coverage Path

- I understand Original Medicare (Part A + Part B) and what it covers
 - *Hospital stays, doctor visits, outpatient care*
 - I've considered Medicare Advantage (Part C) as an alternative to Original Medicare
 - *Bundled plans through private insurers — often includes dental, vision, drug coverage*
 - I've decided whether I want a Medicare Supplement (Medigap) plan
 - *Helps cover what Original Medicare doesn't pay*
 - I've reviewed my Part D (prescription drug) plan options
 - *Use Medicare.gov Plan Finder to compare plans in your area*
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STEP 3 — Gather Your Documents

- Social Security card or proof of Social Security number
- Proof of U.S. citizenship or legal residency
- Proof of age (birth certificate, passport, or driver's license)
- Current health insurance card(s) and policy information
 - *Needed if you have employer or retiree coverage*
- List of all current prescription medications (name, dosage, frequency)
 - *Critical for choosing the right Part D plan*
- Your doctors' names and whether they accept Medicare
 - *Check at Medicare.gov or call the doctor's office*

STEP 4 — Enroll

- I've applied for Medicare Part A and Part B at SSA.gov or by calling 1-800-772-1213
 - *You can also visit your local Social Security office*

- I've enrolled in a Part D drug plan (if using Original Medicare)
 - *Do this even if you take no prescriptions — avoids future penalties*
- I've enrolled in a Medigap or Medicare Advantage plan if desired
 - *You have guaranteed issue rights within 6 months of Part B enrollment*
- I've set up my Medicare.gov account to track claims and coverage
 - *Free, secure, and very useful*

STEP 5 — After Enrollment

- I've received my red, white and blue Medicare card and stored it safely
 - *Do NOT carry it in your wallet — use a copy*
- I've confirmed all my doctors and prescriptions are covered under my new plan
- I've noted my plan's Annual Enrollment Period (Oct 15 – Dec 7) for future changes

- I know how to contact Medicare: 1-800-MEDICARE or Medicare.gov

This checklist is for general information only and is not intended as professional advice — your situation may be different. For personalized help, contact Medicare at 1-800-633-4227 or visit Medicare.gov.

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