

Medicare Enrollment Checklist

Personal Information to Have Ready

- Social Security Number
- Medicare Number (if you already have one)
- Birth certificate or proof of citizenship/legal residency
- Current health insurance information (employer plan, VA, etc.)
- List of current healthcare providers (doctors, specialists, hospitals)
- Current prescription medications with dosages

Initial Enrollment Period Timeline

Your 7-month enrollment window includes 3 months before your 65th birthday month, your birthday month, and 3 months after

- 4-5 months before turning 65: Research Medicare options
- 3 months before turning 65: Begin enrollment process for Parts A & B
- 3 months before turning 65: Explore Part D and Medigap or Medicare Advantage options
- Month of 65th birthday: Ensure enrollment is processed if not automatically enrolled
- 3 months after turning 65: Last opportunity to enroll without potential penalties

Essential Enrollment Steps

- Enroll in Medicare Part A (Hospital Insurance)
- Decide whether to enroll in Medicare Part B (Medical Insurance)
- Choose between Original Medicare or Medicare Advantage
- If choosing Original Medicare:
 - Select a Medicare Supplement (Medigap) policy
 - Enroll in a standalone Part D prescription drug plan
- If choosing Medicare Advantage:
 - Select a plan that includes prescription drug coverage or enroll in a separate Part D plan

Important Considerations

- Verify all your doctors accept Medicare or are in your Medicare Advantage network
- Check that your chosen Part D plan covers your prescription medications
- Understand your monthly premium costs for each part of Medicare
- Calculate potential out-of-pocket expenses (deductibles, copays, coinsurance)
- Review coverage for services not included in Original Medicare (dental, vision, hearing)
- Understand enrollment periods for making future changes

Potential Penalties to Avoid

- Part B: 10% premium increase for each 12-month period you delay enrollment
- Part D: 1% penalty for each month you go without prescription drug coverage
- Medigap: Potential higher premiums or denial if not enrolling during your 6-month Medigap Open Enrollment Period

Annual To-Do Items

- Review Annual Notice of Change from your current plans (sent each September)
- Evaluate changes to your health needs or medications
- Compare available plans during the Annual Enrollment Period (Oct 15 - Dec 7)
- Update your Medicare choices if needed

Senior Benefit Services, Inc.

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Additional Contact Information

- Medicare: 1-800-MEDICARE (1-800-633-4227)
- State Health Insurance Assistance Program (SHIP)

This checklist is provided as a general guide. For personalized assistance with your Medicare enrollment, contact Senior Benefit Services, Inc. (800) 924-4727

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