

Turning 65: Medicare Checklist

Key dates, documents and decisions to work through before your Initial Enrollment Period, so you choose with time to spare.

Your key dates

My 65th birthday: _____

Initial Enrollment Period starts (3 months before my birthday month): _____

Initial Enrollment Period ends (3 months after my birthday month): _____

Current coverage ends (employer, retiree or marketplace): _____

Your Initial Enrollment Period is 7 months long: the 3 months before the month you turn 65, your birthday month, and the 3 months after. If you already get Social Security benefits, you are usually enrolled in Parts A and B automatically.

Documents to gather

- ☐ Social Security number and a photo ID
- ☐ Proof of birth date and citizenship or legal residence, if Social Security asks
- ☐ Details of any current health coverage (employer, retiree, COBRA, marketplace, VA)
- ☐ A list of your doctors and the hospitals you prefer
- ☐ A list of your prescriptions with dosages, and your pharmacy
- ☐ Your spouse's coverage details, if your coverage is linked

Decisions to make

- ☐ **Working past 65?** Ask your employer's HR whether you should take Part B now or delay it. With some employer coverage you can delay without a penalty; with others you should not.
- ☐ **Choose your path:** Original Medicare (Parts A and B) with a Medicare Supplement and a Part D drug plan, or a Medicare Advantage plan (Part C) that bundles coverage.
- ☐ **Drug coverage:** if you have no other creditable drug coverage, join a Part D plan or a plan that includes drugs when first eligible to avoid a lifelong late penalty.
- ☐ **Medicare Supplement timing:** your best window to buy a Supplement is usually the 6 months starting when you are 65 and enrolled in Part B.
- ☐ **Health Savings Account:** plan when to stop contributions before Medicare starts, as Part A coverage can be backdated.
- ☐ **Check your doctors and drugs** against each plan you are considering.

Avoid late penalties. Signing up for Part B late, without other qualifying coverage, can add a penalty to your premium for as long as you have Part B. Confirm your situation at Medicare.gov or SSA.gov before you delay.

Questions to ask