

MEDICARE ENROLLMENT CHECKLIST



The time is fast approaching and 65 is just around the corner – Now what? Not to worry. Follow our quick reference checklist below to get started!

NOT 65 YET? THAT'S GOOD! START EDUCATING YOURSELF EARLY SO YOU'LL BE READY

THREE MONTHS BEFORE YOUR TURNING 65 BIRTH MONTH

- ❖ Determine if you will need Medicare Part B**. (Will you have creditable insurance after turning 65 through employment? Do you have benefits like TriCare for Life or ChampVA? Are you a Veteran or do you have Indian Benefits?) If you will not have creditable insurance after 65, you will need to enroll in a timely manner.
- ❖ If you need to enroll in Medicare Part B, determine what the monthly premium will be. (This will be based on the last 2 years income and may be higher than average if you are in a higher income bracket.) The base premium per month for the majority of beneficiaries for 2025 is \$185 a month.
- ❖ Call 1-800-772-1213 or visit ssa.gov to confirm your eligibility for Medicare and start the enrollment process. Enrolling online is convenient and faster. We are happy to assist you with this process.
- ❖ Planning on getting Social Security Income? Once you determine what your SSI will be, find out if you can get Extra Help paying for your Part B* premium or medication. (Special State assistance for lower income beneficiaries.)
- ❖ Understand the limitations of Original Medicare (Medicare Parts A* and B – Without any additional coverage). There are several “gaps” that could leave you with a hefty bill. Consult with your Medicare health insurance broker to determine if a Medigap plan (Supplement) or Medicare Advantage plan (Part C) works best for you. Remember, no two individuals circumstances are the same and it is not “one size fits all” even in the same household.
- ❖ Understand the penalties if you do not enroll in Medicare Parts B and D*** in a timely manner. This is definitely not something you want to learn about later!
- ❖ Did you know? If you are already getting Social Security Income, you will automatically be enrolled into Medicare once you first become eligible.

**Medicare Part A is Hospital Coverage*

***Medicare Part B is Medical Coverage*

***Medicare Part D is Prescription Drug Coverage*

NEED HELP? We provide clear, unbiased assistance with Medicare enrollment and planning. **CALL 918-841-2694 or 918-815-4058**

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