Turning 65 soon? Your 65th birthday means it’s time for Medicare—and enrollment can sneak up on you. Get a head start on understanding your Medicare coverage options and timeline so you can make an informed decision when the time comes.

7-8 months before: Research

☐ Learn the Medicare Basics (Parts A, B, C & D) and how to enroll.
☐ Learn about how the different parts of Medicare can work together.
☐ Identify your 7-month Initial Enrollment Period dates (IEP).
☐ Sign up for IEP education emails, which will provide important dates, resources and how to enroll at www.MedicareMadeClear.com.

5-6 months before: Ask Questions

☐ Make a list of questions you have.
☐ Ask your employer’s benefits administrator about your Medicare options and employer coverage—especially if you plan to work past 65.
☐ Talk with your local State Health Insurance Assistance Program (SHIP) office for free counseling on Medicare coverage.

4 months before: Prepare to Enroll

☐ Make a list of health care benefits you want such as vision, dental or prescription drugs.
☐ Research available Medicare plans in your area, then compare costs and benefits.

*If you’re already receiving Social Security benefits, you’ll be automatically enrolled in Parts A & B. Start looking for your Medicare card to arrive in the mail.
3 months before: Initial Enrollment Period Begins

You can start enrolling in Medicare 3 months before the month of your 65th birthday, which is the start of your IEP.

☐ Enroll in Original Medicare (Parts A & B)
   • If you’re collecting Social Security benefits, you should be automatically enrolled in Parts A & B.
   • If you’re not collecting Social Security benefits, contact your local Social Security office to enroll in Parts A & B.
   • If you’re still working and delay enrollment, but receive Social Security benefits, you can opt to delay Part B, but you will need to let Social Security know to avoid being charged monthly premiums.

☐ Decide if you need additional coverage for prescription drugs and other health benefits not covered by Parts A & B.

☐ Choose a Medicare Advantage, Part D or Medicare supplement (Medigap) plan. You will need your Medicare card to enroll, and you must enroll with the private insurer directly.

Still Have Questions?

If you still have questions about Medicare or enrollment, visit www.MedicareMadeClear.com.