

## Medicare Checklist

Medicare is a complex program. Use this checklist to help you stay on top of enrollment and make the process easier. Follow the steps in order and contact your financial planner if you hit a roadblock.

### 6 Months Before Turning 65

- Understand how the Medicare program is structured:
  - Read about [Part A](#).
  - Read about [Part B](#).
  - Read about [Part D](#).
  - Read about [Medicare Advantage \(Part C\)](#).
  - Read about [Medicare Supplement Insurance \(Medigap\)](#)
- Learn how Medicare works with other insurance.
  - Medicare eligibility goes beyond just turning 65 and being a U.S. citizen.
    - Check your eligibility to find out what special circumstances may qualify you.
  - Read about how Medicare coordinates with other insurance.
- Understand the costs associated with Medicare's different parts.
  - Read about Part A and Part B costs.
    - Determine if your (or your spouse's) work history qualifies you for premium-free Part A.
  - If you have limited income and resources, check to see if you qualify for help paying your health care costs.
    - Refer to <https://www.healthcare.gov/lower-costs/qualifying-for-lower-costs/> to learn more about the income levels and information needed in qualifying.
- Understand your enrollment options.
  - Read about Part A and Part B enrollment.

- Determine whether you'll get Medicare automatically or need to sign up manually.

## 4 Months Before Turning 65

- Check with your doctor(s) and providers to see if they accept Medicare.
- Understand your Medicare out-of-pocket health care costs:
  - Premiums
  - Deductibles
  - Copays and coinsurance
- Decide how you want to get your Medicare coverage.
  - There are two main ways to get your Medicare coverage:
    - Original Medicare (Part A and Part B)
    - Through a Medicare Advantage Plan (Part C)
  - Determine which Medicare path fits your personal needs best.
  - Compare available plans in your area.

## 1-3 Months Before Turning 65

- Apply for Medicare with the Social Security Administration.
- Make sure you have the following information ready:
  - Date and place of birth
  - Medicaid (if eligible) number and start/end dates
  - Current health insurance information
- Enroll in Medicare Part A during your Initial Enrollment Period.
- Enroll in Medicare Part B, unless you are eligible for a Special Enrollment Period (usually this is for people who continue working past age 65.)
- After you enroll in Parts A and B, you can join a Medicare (Part D) Prescription Drug Plan and/or a Medicare Supplement Insurance Plan.

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## After Enrolling in Medicare

- Pull together resources that can help guide you from enrollment to your next steps.
  - Find area-specific information through your State Health Insurance Assistance Program (SHIP), a free counseling service.
  - Sign up for MyMedicare.gov to access your personal Medicare information 24/7. While this check list can start as a guide, speaking to us directly is the best way to go about the Medicare enrollment.

While this check list can start as a guide, speaking to an independent fiduciary financial planner is the best way to get your financial life in order. Reach out to us today!

All the Best !

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*Disclosures/Notes*

*For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Your Best Path Financial Services nor any of its representatives may give legal or tax advice.*