I ♥ MEDICARE

Medicare 101 Checklist

Your step-by-step guide to getting started with Medicare

1. ■ Confirm Your Eligibility

- Turning 65 soon?
- Under 65 with a qualifying disability?
- Diagnosed with ESRD or ALS?

Most people qualify at age 65.

2. ■■ Know Your Enrollment Window

- Initial Enrollment Period (IEP):
  - 3 months before your 65th birthday
  - Your birthday month
  - 3 months after
- Missing this window may lead to penalties

3. ■ Understand the Parts of Medicare

- Part A – Hospital coverage
- Part B – Doctor visits & outpatient care
- Part C – All-in-one Medicare Advantage plans
- Part D – Prescription drugs

4. ■ Decide: Original Medicare vs Medicare Advantage

- Original Medicare (A + B)
  - Add a Supplement (Medigap) + Part D
  - More flexibility with providers
- Medicare Advantage (Part C)
  - Bundled coverage (often includes dental, vision, Rx)
  - Network-based plans

Choose based on your doctors, budget, and lifestyle.

5. ■ Understand Your Costs

- Part B monthly premium
- Deductibles + copays
- Prescription drug costs
- Out-of-pocket maximums (for Advantage plans)

6. ■ Check If You Need Additional Coverage

- Medicare Supplement (Medigap)

- Prescription Drug Plan (Part D)
- Dental / Vision / Hearing coverage

7. ■ Review Your Doctors & Prescriptions

- Are your doctors in-network?
- Are your medications covered?

This step alone can save you thousands.

8. ■ Understand Local Plan Options

- Plans vary by county and ZIP code
- Benefits and networks are location-specific

9. ■■ Avoid Late Enrollment Penalties

- Part B penalty: lifetime premium increase if delayed
- Part D penalty: added if no creditable drug coverage

10. ■ Get Personalized Guidance

- Compare plans based on your needs
- Avoid costly mistakes
- Get help enrolling correctly the first time
