

Medicare Checklist



What to do to get prepared for Medicare

Medicare can be complex, but our checklist has everything you need to get ready to enroll. You can return to the electronic checklist here: bufferinsurance.com/medicare-checklist

6 Months Before You Turn 65

- Explore the ABCD's of Medicare. Start with an overview.**
 - Read about Parts A & B
 - Read about Part C
 - Read about Part D
 - Read about Medigap

- Learn how Medicare works with other insurance. Check eligibility**

- Make sense of the costs of Medicare.**
 - Read about Part A and Part B costs
 - Read about Part C costs
 - Read about Part D costs
 - Read about Medigap costs
 - Learn about getting help with costs

- Understand your enrollment options**
 - Plan to enroll on time to avoid penalties and delays in coverage, depending on when is best for you.
 - If you plan to enroll in your Initial Enrollment Period, set a reminder for yourself for 3-months before your 65th birthday.

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4 Months Before You Turn 65:

- Compare plans for coverage packages**
- Calculate costs per month/year for:**
 - Premiums
 - Deductibles
 - Co-pays & coinsurance
- Talk to a benefits advisor to get detailed information about plans. See if you qualify**
- Learn how Medicare works with other insurance**
 - Make sure to ask these important questions:
 - Will I have to choose hospital and healthcare providers from a network?
 - Will my doctors accept the coverage? If not, are there doctors near me who will?
 - Will I need referrals to visit specialists?
 - Will the plan cover me if I get sick while traveling in another state?
 - What will my prescription drugs cost?
 - Are my drugs on the plan's drug list (or formulary)?
 - Does the plan include the pharmacies I currently use?
 - Can I get my prescriptions through the mail?
 - Does the plan have a good quality rating?
- Make your decision**

3 Months Before You Turn 65:

- Enroll during your Initial Enrollment Period. Learn how to enroll.**
- Confirm receipt of Medicare card(s).**
- Learn how to use your Medicare.**