New to Medicare checklist

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About 3 months before your 65th birthday month IEP OPENS

- [ ] Mark your 7-month Initial Enrollment Period on a calendar (3 months before, birthday month, 3 months after).
- [ ] Already on Social Security? Watch the mail for your "Welcome to Medicare" package and card. If not, sign up at SSA.gov or call 1-800-772-1213.
- [ ] Working (or covered by a spouse's job)? Ask the benefits office: how many employees, does Medicare pay first, and is the drug coverage "creditable"? Get answers in writing.
- [ ] Have an HSA? Plan when to stop contributions before Medicare starts.
- [ ] List your doctors, hospitals, and prescriptions (name, dose, pharmacy).
- [ ] Learn the two paths: Original Medicare (+ Medigap + Part D) vs. Medicare Advantage.
- [ ] Book a free counseling session with your SHIP (California: HICAP, 1-800-434-0222; others: shiphelp.org).
- [ ] Limited income? Check Extra Help and your state's Medicare Savings Programs.

Your birthday month DECIDE & ENROLL

- [ ] Sign up for Part A and Part B (or keep/decline Part B only if job-based coverage from current work lets you wait).
- [ ] Pick your path and enroll: a Part D plan (and Medigap if you want it), or a Medicare Advantage plan. Compare at Medicare.gov/plan-compare.
- [ ] Check every doctor and drug against the plan's network and drug list before you join.
- [ ] If you want Medigap: note your 6-month Medigap Open Enrollment dates (they start when Part B starts and you're 65+).

After Medicare starts SETTLE IN

- [ ] Carry your Medicare card (and plan cards); store the welcome letter and plan papers together.
- [ ] Tell doctors and pharmacies about your new coverage; end any Marketplace or other plan you no longer need so there's no overlap.
- [ ] Delayed Part B for job coverage? Sign up the month before that coverage ends; you have 8 months from when work or coverage stops (COBRA doesn't extend it).
- [ ] Book your free "Welcome to Medicare" preventive visit (within the first 12 months of Part B).
- [ ] Make an account at Medicare.gov to see claims and coverage.

Every fall OCT 15 – DEC 7

- [ ] Read your plan's Annual Notice of Change (arrives by the end of September).
- [ ] Re-check doctors, drugs, and costs; compare plans during Open Enrollment (changes start Jan 1).
- [ ] Re-check Extra Help / Medicare Savings Programs if your income or savings changed.

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