Medicare at 65 Checklist

Your enrollment windows, the penalties to avoid and the yearly dates.

YOUR INITIAL ENROLLMENT PERIOD

- ☐ It's 7 months: the 3 months before your 65th birthday month, that month and the 3 months after
- ☐ Sign up in the 3 months before your birthday month so coverage starts the first of that month
- ☐ Already getting Social Security? You're enrolled in Parts A and B automatically
- ☐ Not yet? Apply at ssa.gov, by phone or at a Social Security office
- ☐ My 65th birthday: _____ Window: _____ to _____

STILL WORKING AT 65?

- ☐ Employer with 20 or more employees: many people take Part A and delay Part B without penalty
- ☐ Employer with fewer than 20: Medicare usually pays first; sign up for Part B on time
- ☐ Retiree coverage, COBRA and Marketplace plans don't count for delaying Part B
- ☐ Contributing to an HSA? Stop 6 months before you apply
- ☐ When work or coverage ends: 8-month Special Enrollment Period; get Form CMS-L564 from your employer

PENALTIES TO AVOID

- ☐ Part B: 10% added for each full 12 months you went without it, generally for life
- ☐ Part D: 1% of the national base premium for each month without drug coverage after 63 days
- ☐ Keep each year's creditable coverage letter from your drug plan

SUPPLEMENTS

- ☐ Best time to buy Medigap: your 6-month Medigap open enrollment, starting when you're 65 and in Part B
- ☐ Oklahoma: switch Medigap plans to equal or lesser benefits within 60 days after your birthday

EVERY YEAR

- ☐ Oct. 15 to Dec. 7: change Advantage or Part D plans
- ☐ Jan. 1 to Mar. 31: Advantage members can switch once; missed Part A or B? General Enrollment

> General information, not insurance advice. Check Medicare.gov or call 1-800-MEDICARE for your situation.

SOURCES

42 U.S.C. § 1395p (enrollment periods): https://www.law.cornell.edu/uscode/text/42/1395p
42 U.S.C. § 1395r(b) (Part B late penalty): https://www.law.cornell.edu/uscode/text/42/1395r
Medicare.gov: When can I sign up?: https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-can-i-sign-up-for-medicare

The full guide: Medicare Made Clear · examinedlife.us/products/medicare-made-clear/

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