



## Your Medicare to-do list

Starting to think about Medicare? Use this to-do list to help you prepare for enrollment.

### 12 months before your 65<sup>th</sup> birthday

- Determine if you qualify for Medicare Coverage.
- Explore the different parts of Medicare.
- Research how your current coverage works with Medicare.

### 9 months before your 65<sup>th</sup> birthday

- Research Medicare costs.
- Learn about financial assistance options. Apply if you think you might qualify.
- Find out whether you qualify for premium-free Part A.

### 6-9 months before your 65<sup>th</sup> birthday

- Determine the right time for you to enroll.
- Working past 65 and delaying enrolling? Set your retirement date and time your sign-up around then to avoid penalties.

### 4-6 months before your 65<sup>th</sup> birthday

- Consider meeting with a Medicare agent to help you navigate the enrollment process.
- Determine whether the Original Medicare (Parts A and B) or a Medicare Advantage Plan is right for you.
- Check if your doctors accept Medicare or Medicare Advantage.
- Figure out if you need a Part D plan or Medicare Supplement Insurance.

### 1-3 months before your 65<sup>th</sup> birthday

- Enroll during your Initial Enrollment Period.
- Look for your Medicare card - it usually arrives within 30 days of being approved.
- Be mindful of when your coverage begins.
- Set up a "Welcome to Medicare" visit with your doctor.
- Once you're enrolled, decide whether to sign up for Medicare Advantage, Part D, or Medicare Supplement Insurance.
- Start exploring how to make the most of your Medicare.

Spectrum Insurance Agents are here to help! Contact us at 715-858-9865 or [info@spectruminsgroup.com](mailto:info@spectruminsgroup.com).

# Your 65<sup>th</sup> Birthday Month!