

TO DO LIST

- Sign up for Medicare.

You can do this online at www.ssa.gov or at a Social Security office if you are turning 65 in the the next 3 months and not yet getting benefits. For most people this is during their Initial Enrollment Period (the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.) If you sign up for Part A and/or Part B during the first 3 months of you initial Enrollment Period, in most cases, your coverage begins the first day of your birthday month. However, if your birthday is on the first day of the month, your coverage will start the first day of the prior month. If you enroll in and are paying for Part A and/or Part B the month you turn 65 or during the last 3 months of you Initial Enrollment Period, the start date for your Part B coverage will be delayed. Therefore, to avoid any gaps in coverage it is important to enroll in the three month period before the month you turn 65.

- Find out what Medicare covers and what it costs.

Visit <https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance> or look in the “Medicare and You” official U.S. Government Medicare handbook or in the e-Medicare and You Handbook at <https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf>.

- Learn how Medicare works with other health insurance.

Visit <https://www.medicare.gov/supplements-other-insurance/how-medicare-works-with-other-insurance>.

- Decide how to get your Medicare coverage if you haven’t already.

Attend a SMAAA sponsored “Welcome to Medicare” Seminar, research online at medicare.gov or in the “Medicare and You” official U.S. Government Medicare Handbook (print or electronic versions) or enlist the aid of an insurance broker.

- Create an account at medicare.gov once you receive your Medicare card.

This will allow you to view your Medicare coverage, Medicare Summary Notices and Claim details and other information. By reviewing your claims you can also prevent fraudulent charges and possible identify theft.

Enter your current prescription drugs and dosages on the site.
Be sure to record your ID and Password for the site and store it in a safe place.

- Decide on the coverage that is best for you.

Use the “Plan Finder” tool on medicare.gov, schedule an appointment with SMAAA for a 1:1 counseling session or meet with an insurance broker. If you have limited income, you may

qualify for financial help. Visit <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs>.

- Enroll in the coverage you have determined is best for you preferably in the three month period before the month you turn 65 to avoid any gaps in coverage.
- Dis-enroll in your current coverage.

Note: If you have a Health Savings Account (HSA) you can't contribute to your HSA once your Medicare coverage begins. If you or your employer contribute to your HSA after your Medicare coverage begins, you may have to pay a tax penalty. To avoid a tax penalty, you should stop contributing to your HSA at least 6 months before you apply for Medicare (or Social Security/RRB benefits), but no earlier than the month you turn 65.

It is recommended that you review your coverage yearly during the Annual Open Enrollment Period (October 15-December 7) to see if any changes are indicated. Any new coverage will begin on January 1.

List questions you may have after reviewing the "To Do" list in the space below: