Turning 65 Checklist

Initial Enrollment Period (IEP)

If you are planning to enroll in Medicare when you turn 65, you need to understand the enrollment process. If you are receiving Social Security/ Railroad benefits before turning 65, you are automatically enrolled in Medicare Parts A and B. If you are not receiving benefits, you must complete the application process for Parts A and B during your IEP.

3 Months Before Your 65th Birthday

Coverage starts the 1st day of your birth month.

The Month You Turn 65

3 Months After Your 65th Birthday

Coverage starts the month after you sign up.

Preparing for Your Transition to Medicare

To help you with a successful transition into Medicare, we have developed a calendar and checklist to guide you through the process.

4-6 Months Before You Turn 65

- [ ] Learn as much as you can about Medicare. Order a copy of the "Medicare and You" booklet from CMS or visit educational websites like www.mpgroup.org and www.medicare.gov.

- [ ] Set up your online account with the Social Security Administration at www.ssa.gov. If you already have one, continue to the next step. The SSA website will allow you to apply for Parts A and B and get updates on your pending application.

- [ ] If you are working past 65, your employer size determines your Medicare enrollment. If your employer has over 20 employees, you can remain on their health insurance plan and enrollment into Medicare is optional. If your employer has under 20 employees, your enrollment in Medicare is required since Medicare will be considered your primary payer of claims after turning 65.

- [ ] If you have to apply for Parts A and B, set a reminder for 90 days from your 65th birthday to begin the application process. If you would like for us to send you this reminder, check out our IEP calculator at https://mpgroup.org/medicare-resources/.

3 Months Before You Turn 65

Congratulations! You are now in your IEP and are able to begin the application process for Parts A and B.

Note: Missing your IEP or applying after your birth month can lead to delays in coverage and penalties.

- [ ] Your first step is to apply for Parts A and B. For those receiving SSA/ RR benefits, be on the lookout for your Medicare card in your mail. All others, log into your ssa.gov account and complete the online application. If you are unable to apply online, you can apply in-person, over the phone or through the mail.

- [ ] Begin researching your options with Medicare, focusing on Medicare Advantage, Medicare Supplement and Medicare Part D. It is important to understand exactly how these plans work and what options are available in your area. Make sure you understand the difference between Original Medicare and Medicare Advantage.

- [ ] Research the available plan options in your area. Make sure you identify the plans that allow you to keep your doctors and providers, as well as cover your prescriptions. Make a list of the plans that meet this criteria.

- [ ] Develop your Medicare budget. Using your plan list, review the costs associated with care under these plans. Make sure to pay attention to premiums, copays, coinsurance and out-of-pocket limits.

1-3 Months Before You Turn 65

- [ ] Be on the lookout in the mail for your Medicare card. Your beneficiary ID number is required to enroll in your supplemental plans.

- [ ] One more step! Once you've made your decision to enroll in your desired plan(s), contact MP Group to submit your applications in advance of your Medicare start date. If you are still unsure which plan is right for you, our licensed Medicare insurance agents are here to help. Call us today!

About MP Group

Our mission is to take the stress out of Medicare. Our process, known as PATH℠, navigates you through all the stages of the Medicare education and enrollment process. Once enrolled, we provide lifetime support where together we manage your medical needs, budget and life changes.

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I do not offer every plan available in your area. Currently, I represent 7 organizations which offer 16 products in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program to get information on all your options. I am currently licensed in New York, Maryland, Virginia, North Carolina, and South Carolina.