

Medicare Turning 65 Checklist

Your 7-Month Roadmap to a Smooth Transition

Turning 65 is a major milestone. Your Initial Enrollment Period (IEP) is a 7-month window: 3 months before your birthday month, your birthday month, and 3 months after. Use this checklist to ensure you avoid penalties and secure the best coverage.

3 Months Before Your Birthday Month

- Verify Social Security Status:** If you already receive Social Security benefits, you may be automatically enrolled in Parts A and B. If not, you must sign up manually.
- Research the "ABC & Ds":** Understand the difference between Original Medicare, Medicare Advantage, and Medigap.
- List Your Priorities:** Write down your current doctors, preferred hospitals, and all daily medications.

2 Months Before Your Birthday Month

- Compare Plan Options:** Review Medigap (Supplement) vs. Medicare Advantage. Look at premiums, out-of-pocket maximums, and network restrictions.
- Check Your Part D:** Use your medication list to find the Prescription Drug Plan that offers the lowest total annual cost.

1 Month Before Your Birthday Month

- Apply for Medicare Parts A & B:** Visit SSA.gov to complete your application. This ensures your coverage starts on the first day of your birthday month.
- Finalize Your Supplemental Coverage:** Select your Medigap or Advantage plan so your "gap" coverage is ready to go.

Your Birthday Month & Beyond

- Watch the Mail:** Look for your red, white, and blue Medicare card and your supplemental plan ID cards.
- Schedule Your "Welcome to Medicare" Visit:** This is a one-time introductory preventive visit covered by Medicare during your first 12 months.

Wealth & Prosperity Pro-Tip: *Don't wait until your birthday month to start. Applying early ensures there is no gap in your healthcare coverage and gives you time to evaluate the new Virginia "Birthday Rule" for future savings.*

Need a Personalized Review?

We help individuals navigate this checklist with zero stress.

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