

# Your Turning 65 Medicare Checklist

A simple, step by step guide to getting onto Medicare the right way

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Turning 65 is one of the few times in life when the health insurance decisions you make come with real deadlines, and getting the timing wrong can cost you money, quite literally for the rest of your life. The good news is that the process is very manageable once you know the steps. This checklist walks you through what to do and when, so nothing falls through the cracks.

As always, our guidance is 100% FREE. Colorado Health Insurance Brokers is paid by the insurance carriers, so whether you enroll through us, through another broker, or directly with the carrier, you pay the exact same premium for the same plan.

## First, understand the pieces

Before the checklist, here are the basic terms so the rest makes sense.

**Medicare Part A** is the hospital insurance. It covers inpatient hospital stays. Most people pay no premium for Part A because they paid into it through payroll taxes while working.

**Medicare Part B** is the medical insurance. It covers doctor visits, outpatient care, and office visits. Part B has a monthly premium set by the federal government.

**Medicare Supplement** (also called a Medigap or gap plan) Plan G is a private plan that covers many of the costs Original Medicare leaves to you, after the annual Part B deductible.

**Medicare Advantage** is a private alternative that bundles your coverage, often including prescription drugs, usually through a network of providers.

**Part D** is prescription drug coverage.

You do not have to figure out which path is right for you on your own. That is exactly what we are here to help with.

## The checklist

### 3 to 6 months before your 65th birthday

1. Mark your Initial Enrollment Period. It begins 3 months before the day you turn 65, includes your birthday month, and runs 3 months after. That is a 7 month window.
2. If you or your spouse are still working and covered by an employer group plan, you may want to apply for just Part A or both Part's A & B. If you or a spouse work for an employer with fewer than 20 employees or buy your own health insurance, you'll want to apply for both Medicare Part's A & B. If your employer has 20+ employees, then we'll want to look at your employer coverage and out of pocket cost to cover you and any spouse to determine if you are best off staying on your employer coverage and just applying for Medicare Part A or transitioning to Medicare A & B when you turn 65.
3. Schedule a no cost Medicare planning meeting with us so we can look at your specific situation, your doctors, and your medications together. You can book a time here: <https://cohealthins-medicare.youcanbook.me/>

### About 3 months before your birthday

4. Apply for Medicare Part A and Part B. If you are already receiving Social Security, you may be enrolled automatically. If not, you apply through the Social Security Administration online at <https://www.ssa.gov/benefits/medicare/>
5. Allow about 4 weeks for the SSA to process a completed application, so apply as soon as your window opens rather than waiting.
6. Once the SSA grants your Part A and Part B effective dates, let us know. That is the trigger for the next step.

### After your Part A and Part B are confirmed

7. Review your provider network needs. We will confirm that the plan you are considering works with the doctors and hospitals you want to keep.
8. Review your prescription drug list. We will check that your medications are covered under the drug plan you choose, because formularies vary from plan to plan.
9. Choose your path with our help: a Medicare Supplement paired with a Part D drug plan, or a Medicare Advantage plan with an embedded Part D benefit. We will walk through how each one works so you understand it, not just sign up for it.
10. Complete your enrollment with plenty of time before your coverage start date.

### After you are enrolled

11. Watch for your plan ID cards and confirm your effective date.
12. Keep our contact information handy. Your needs can change, and we are here year after year, not just at enrollment.

## A few things people often miss

**Do not assume you must take Part B immediately if you have employer coverage.**

If you are actively working and covered by a large employer plan, you may be able to delay Part B without penalty. The rules are specific, so confirm your situation with us first.

**The Part B late enrollment penalty is permanent.** If you miss your window without qualifying coverage in place, the penalty can be added to your premium for as long as you have Part B. This is the single biggest reason to start early.

**Provider networks and drug formularies matter as much as premium.** A lower premium is not a deal if your doctor is out of network or your medication is not covered. We check both before you enroll.

## We are here to make this easy

You do not have to memorize any of this. Our job is to guide you through it one step at a time, make sure the timing is right, and confirm your doctors and medications are covered before you commit to anything.

To get started, schedule a no cost Medicare planning meeting using our online calendar at <https://cohealthins-medicare.youcanbook.me/>