Coastal
Healthcare Group

Medicare Enrollment *Checklist*

Your step-by-step guide to enrolling with confidence.

12 MONTHS BEFORE 65

01 Start Researching Early

- Learn the basics of Medicare Parts A, B, C, and D
- Understand what Medicare covers — and what it doesn't
- Decide whether Medigap (Supplement) or Medicare Advantage is best

☐ **Resource:** Medicare.gov ☐ **Resource:** Medicare & You handbook

02 Estimate Your Medicare Costs

- **Part A** — $0 for most (worked 10+ years paying Medicare taxes)
- **Part B** — Monthly premium based on income (may include IRMAA)
- **Part D** — Drug plan premium varies by plan and income

☐ *Premiums are based on tax returns from two years ago.*

UP TO 3 MONTHS BEFORE 65

03 Enroll in Medicare (Parts A & B)

- Coverage usually starts the 1st of your birth month
- Enroll online at ssa.gov, call 1-800-772-1213, or visit a Social Security office

☐ *If you have employer insurance, check with HR before delaying Part B.*

04 Confirm Which Plans Your Doctors Accept

- **Medigap** — See any doctor that accepts Medicare; no networks or referrals
- **Medicare Advantage** — Uses HMO or PPO networks

☐ *Confirm your doctors and hospitals are in-network before choosing.*

05 List Your Prescription Medications

- Write down all medications, dosages, and pharmacies
- Use Medicare's Plan Finder at medicare.gov/plan-compare

☐ *Choosing the right Part D plan can save hundreds per year.*

06 Choose Supplemental Coverage

- Medicare Part B pays about 80% of outpatient costs
- **Medigap Plans** help cover deductibles and coinsurance (popular: Plan G)

  Compare prices, financial ratings, and rate-increase history.
- **Medicare Advantage Plans** offer lower premiums

  Copays, networks, and referrals may apply.

07 Calculate Your Total Estimated Monthly Cost

Part B Premium	$ ________
Medigap or Advantage Plan	$ ________
Part D Drug Plan	$ ________
IRMAA Adjustment *(higher incomes only)*	$ ________
Total Monthly Cost	$ ________

Medigap Plan Comparison

Detail	Company A	Company B	Company C
Insurance Company			
Plan Name (G or N)			
Monthly Premium			
Financial Rating			
Rate-Increase History			

Part D Prescription Drug Plans

Detail	Company A	Company B	Company C
Insurance Company			
Monthly Premium			
IRMAA *(higher incomes)*			

Note: Higher-income beneficiaries may pay an additional Part D premium (IRMAA).

Need Help? *We're here for you.*

- ✓ Compare plans and prices
- ✓ Check doctor & prescription coverage
- ✓ Explain enrollment rules & timelines

CALL
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