Your Turning 65 Medicare Checklist

A personal planning workbook to help you organize important dates, current coverage, health needs, questions, and next steps.

"The best time to plant a tree was yesterday. The next best time is today."

Bring this checklist to your next Medicare appointment, or complete it as you go to keep your decisions on the right path.

Start here

Complete the basics first. You can return to the remaining pages as you gather information.

FULL NAME

DATE OF BIRTH

65TH BIRTHDAY MONTH / YEAR

PHONE

EMAIL

PREFERRED CONTACT METHOD

How to use this checklist

1. **Fill in what you know now.**
   Dates and coverage details can be added as you receive them.
2. **Use the checkboxes to track progress.**
   Save the PDF after each update or print a copy for handwritten notes.
3. **Bring it to your Medicare conversation.**
   Use the questions and health inventory to make the discussion more productive.

Current coverage

Check all that apply today.

- [ ] Active employer plan - my job
- [ ] Active employer plan - spouse
- [ ] Retiree coverage
- [ ] COBRA
- [ ] Marketplace / individual plan
- [ ] VA / TRICARE
- [ ] No current coverage

What matters most to me

Check the priorities you want to discuss.

- [ ] Keep my doctors
- [ ] Predictable costs
- [ ] Lower monthly premium
- [ ] Prescription coverage
- [ ] Travel flexibility
- [ ] Dental / vision / hearing
- [ ] Simple, coordinated coverage

STEP 1

Map your enrollment timing

3 MONTHS BEFORE

Enrollment window opens

Enter the date or month

BIRTHDAY MONTH

Your central eligibility month

Enter the date or month

3 MONTHS AFTER

Initial window closes

Enter the date or month

Why timing matters

The month you enroll can affect when coverage begins. Start reviewing your situation before your birthday month rather than waiting until the end of the enrollment window.

Will Medicare enrollment be automatic?

Check one answer for each question. Use the notes area if you are unsure.

	Yes	No	Not sure
Are you receiving Social Security or Railroad Retirement benefits at least 4 months before age 65?	☐	☐	☐
Have you received a Medicare welcome package or Medicare card?	☐	☐	☐
Do you need to apply for Medicare through Social Security?	☐	☐	☐

ENROLLMENT / AUTOMATIC ENROLLMENT NOTES

My enrollment actions

- ☐ Review the Medicare card, welcome package, and effective dates.
- ☐ Apply through Social Security if enrollment is not automatic.
- ☐ Confirm my Medicare Part A effective date.
- ☐ Confirm my Medicare Part B effective date.
- ☐ Save copies of Medicare notices, confirmations, and my Medicare card.
- ☐ Create or update my secure Medicare.gov and Social Security accounts.

STEP 2

Review the coverage you already have

CURRENT EMPLOYMENT STATUS - CHECK ALL THAT APPLY

- ☐ I am actively working
- ☐ My spouse is actively working
- ☐ Neither of us is actively working

EMPLOYER / PLAN NAME

BENEFITS CONTACT

PHONE / EMAIL

COVERAGE END DATE (IF KNOWN)

SPOUSE / DEPENDENT IMPACT

Questions for the benefits administrator

- ☐ Is this coverage based on current active employment?
- ☐ Will the employer plan remain primary after age 65?
- ☐ Is the prescription coverage creditable for Medicare Part D?
- ☐ How will Medicare enrollment affect HSA contributions?
- ☐ What happens to spouse or dependent coverage?
- ☐ What will the premium and cost sharing be after age 65?
- ☐ Can I receive the answers and coverage dates in writing?
- ☐ What paperwork will I need for a future Special Enrollment Period?

HSA timing caution

Medicare enrollment can affect HSA contribution eligibility. If you plan to enroll after age 65, ask about stopping HSA contributions before applying or retiring, because Medicare Part A may begin retroactively in some situations. Confirm the timing with a qualified tax or benefits professional.

COBRA, retiree, and Marketplace coverage

These types of coverage may not protect your Medicare Part B enrollment rights in the same way as active employer group coverage. Confirm the rules before delaying Part B or making a coverage change.

STEP 3

Build your health and prescription inventory

Doctors and specialists

PROVIDER NAME	SPECIALTY	CITY / MEDICAL GROUP	MUST KEEP
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐

Prescription medications

MEDICATION	DOSE	FREQUENCY	PREFERRED PHARMACY

PREFERRED HOSPITALS / MEDICAL GROUPS

PREFERRED PHARMACIES

TRAVEL, SECOND HOME, OR OUT-OF-AREA CARE NEEDS

OTHER HEALTH OR ACCESSIBILITY CONSIDERATIONS

STEP 4

Prepare to compare your Medicare coverage options

Original Medicare

Medicare Part A and Part B provided through the federal program.

- [ ] Review separate Part D drug coverage
- [ ] Review Medicare Supplement coverage
- [ ] Confirm provider participation
- [ ] Review deductibles and coinsurance
- [ ] Consider travel and out-of-area access

Medicare Advantage

A private plan that provides your Medicare Part A and Part B benefits.

- [ ] Review doctors, hospitals, and networks
- [ ] Review prescriptions and pharmacies
- [ ] Review premiums and maximum out-of-pocket
- [ ] Review referrals and prior authorization
- [ ] Review added benefits and limitations

Questions I want answered before choosing coverage

- [ ] Are my doctors and preferred hospitals available?
- [ ] Are my medications covered, and at what cost?
- [ ] What is the likely total yearly cost, not only the premium?
- [ ] How does coverage work while traveling or living elsewhere?
- [ ] Are referrals or prior authorizations required?
- [ ] What is the annual maximum out-of-pocket amount?
- [ ] What may happen if I want to change coverage later?
- [ ] How valuable are dental, vision, hearing, or other extras to me?

My top five priorities

1.
2.
3.
4.
5.

PLAN OPTIONS OR QUESTIONS I WANT TO REVIEW

STEP 5

Complete your final checks

- [ ] Confirm Medicare Part A and Part B effective dates.
- [ ] Review doctors, hospitals, prescriptions, and pharmacies.
- [ ] Confirm prescription drug coverage and avoid an unintended gap.
- [ ] Record important plan and customer service phone numbers.
- [ ] Confirm how employer, retiree, military, or other coverage coordinates with Medicare.
- [ ] Choose how I want to receive Medicare coverage.
- [ ] Save enrollment confirmations, notices, and coverage documents.
- [ ] Schedule a follow-up review after coverage becomes active.

My decision summary

COVERAGE PATH / PLAN TYPE

PLAN / COMPANY

EFFECTIVE DATE

CONFIRMATION NUMBER

NEXT APPOINTMENT / REVIEW DATE

QUESTIONS OR NOTES FOR SILVER PATH BENEFITS INSURANCE SERVICES

Official resources and support

Confirm important enrollment and coverage decisions with official sources.

Medicare.gov
medicare.gov

Social Security Medicare
ssa.gov/medicare/sign-up

California HICAP
aging.ca.gov/Programs_and_Services/Medicare_Counseling/

Medicare by phone
1-800-MEDICARE (1-800-633-4227)