

# Ready for Medicare Checklist

## What to do to get prepared for Medicare

Medicare can be complex, but our checklist has everything you need to get ready to enroll. You can return to the electronic checklist here: [Ready for Medicare Checklist](#)

### 6 Months Before You Turn 65

- Explore the ABCD's of Medicare. [Start with an overview.](#)
  - [Read about Part A](#)
  - [Read about Part B](#)
  - [Read about Part C](#)
  - [Read about Part D](#)
  - [Read about Medigap](#)
  - Identify your 7-month [Initial Enrollment Period](#) dates (IEP).
  - Ask your employer's benefits administrator about your Medicare options and employer coverage — especially if you plan to work past 65.
  
- Learn how Medicare works with [other insurance](#).
  
- Check your [eligibility](#)
  
- Make sense of the [costs of Medicare](#).
  - Learn [Part A Costs](#)
  - Learn [Part B Costs](#)
  - Learn about [Part C Costs](#)
  - Learn about [Part D Costs](#)
  - Learn about [Medigap Costs](#)
  - Learn about getting extra [help with Costs](#)
  
- Understand your enrollment options.
  - Enroll on time to avoid penalties and delays in coverage, depending on when is best for you.

- If you want to enroll in your Initial Enrollment Period, set a reminder for yourself for 3-months before your 65<sup>th</sup> birthday.

## 4 Months Before You Turn 65:

- Make a list of health care benefits you want such as vision, dental or prescription drugs.**
- Compare plans for coverage packages.**
- Confirm that your current Doctor and/or specialists accept Medicare or Medicare Advantage plans.**
- Calculate costs per month/year for:**
  - Premiums
  - Deductibles
  - Co-pays
  - Coinsurance
- Talk to a benefits advisor to get detailed information about plans. [Contact Ashford Insurance Here](#)**
- Make sure to ask these important questions:**
  - Will I have to choose hospital and healthcare providers from a network?
  - Are my drugs on the plan's drug list (or formulary)?
  - Will my doctors accept the coverage?
  - If not, are there doctors near me who will?
  - Does the plan include the pharmacies I currently use?
  - Will I need referrals to visit specialists?
  - Can I get my prescriptions through the mail?
  - Will the plan cover me if I get sick while traveling in another state?
  - Does the plan have a good quality rating?
  - What will my prescription drugs cost?

**Make your decision.**

**Note: If you're already receiving Social Security benefits, you'll be automatically enrolled in Parts A and B. Start looking for your Medicare card to arrive in the mail.**

### 3 Months Before You Turn 65:

**Enroll in Original Medicare (Parts A and B) during your Initial Enrollment Period. [Learn how to enroll.](#)**

**Enroll in a Medicare Supplement Plan (Medigap) OR a Medicare Advantage (MA) Plan. You only need one of these options. Do NOT enroll in both a Supplement and a MA plan.**

Contact an Ashford Insurance agent to enroll in a Supplement or MA plan.

**Enroll in a Part D Prescription Drug Plan.**

If you are enrolled in a MA plan that includes prescription drug coverage, do NOT enroll in a Part D Plan.

**Confirm receipt of Medicare card(s).**

**Learn how to use your Medicare.**