MR-MEDICARE

Southern California Turning 65 Checklist

Use this checklist six to nine months before your 65th birthday so you can make decisions in the right order and avoid last-minute surprises.

Name	65th birthday
Planned retirement date	Medicare start date

1 Start with your timeline

- [ ] Write down the month you turn 65 and the date you want Medicare coverage to begin.
- [ ] Confirm whether you will retire at 65, continue working, or receive coverage through a spouse.
- [ ] Ask the employer benefits office whether the coverage is based on current active employment and whether the employer has 20 or more employees.
- [ ] If you contribute to a Health Savings Account, discuss the timing of Medicare enrollment and HSA contributions before applying.
- [ ] Create calendar reminders for enrollment deadlines and follow-up tasks.

2 Confirm how you will enroll

- [ ] Check whether you will be enrolled in Medicare automatically or must apply through Social Security.
- [ ] Create or verify your secure Social Security account at SSA.gov.
- [ ] If delaying Part B because of qualifying employer coverage, keep proof of that coverage and confirm the Special Enrollment Period process.
- [ ] Do not cancel employer coverage until Medicare effective dates and replacement coverage have been confirmed.

3 Gather the information you will need

- [ ] Medicare card or Medicare number, if already issued.
- [ ] Complete medication list: exact drug name, dosage, frequency, quantity, and preferred pharmacy.
- [ ] Doctor list: primary physician, specialists, preferred hospital, clinics, and other important providers.
- [ ] Current insurance cards, employer benefit summary, retiree coverage information, and notices.
- [ ] Monthly budget and preferences for premiums, copays, travel, referrals, and financial predictability.

Your Initial Enrollment Period

For most people, the Initial Enrollment Period lasts seven months: the three months before the month you turn 65, your birthday month, and the three months after. Different timing may apply if your birthday is on the first day of a month or if you qualify to delay enrollment because of current employer coverage. Verify your dates before acting.

Your Personal Medicare Review

Bring this page to your appointment. It helps organize the details that can materially affect coverage and costs.

4 Compare the two main coverage paths

- [ ] Original Medicare, with the option to add a Medicare Supplement policy and a separate Part D prescription drug plan.
- [ ] Medicare Advantage, offered by private insurers and generally combining Part A and Part B coverage, often with prescription coverage.
- [ ] Compare total expected cost - not only the monthly premium.
- [ ] Verify doctors, hospitals, prescriptions, pharmacies, travel needs, referrals, prior authorization, and maximum out-of-pocket exposure.
- [ ] Ask what happens if your health, prescriptions, residence, or preferred doctors change.

5 Questions to ask before enrolling

- [ ] Are all of my important doctors and hospitals in the plan network, and did I verify this with both the plan and provider?
- [ ] Are all of my prescriptions covered, at what tier, and at which pharmacies?
- [ ] What will I pay for primary care, specialists, hospital care, outpatient services, and expensive medications?
- [ ] Will I need referrals or prior authorization for services I am likely to use?
- [ ] How does the coverage work when I travel or spend time outside Southern California?
- [ ] What is the annual maximum out-of-pocket exposure, and could I comfortably absorb it?
- [ ] What services or benefits have limitations, networks, frequency limits, or other conditions?

Notes and questions

Ready for a personal Medicare timeline review?

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