

# Medicare Turning 65 Checklist: 7 Things to Do Before You Turn 65

Starting to think about Medicare? Use this to-do list to help you prepare for enrollment.



## 1. Know Your Initial Enrollment Period (IEP)

Your IEP is a 7-month window starting 3 months before your 65th birthday, including your birthday month, and ending 3 months after. Sign up during this time to avoid late penalties or gaps in coverage.



## 2. Understand Medicare Parts A & B

- Part A covers hospital stays, skilled nursing, hospice, and some home care.
- Part B covers doctor visits, outpatient care, preventive services, and medical equipment.
- Review what each part covers and the potential costs, including premiums and deductibles.



## 3. Gather Important Documents

Have the following ready:

- Social Security number or card
- Proof of age (birth certificate)
- Proof of U.S. citizenship or legal residency
- Employer or union insurance information
- Work history (especially for Part A premium-free eligibility)



## 4. Review Your Current Coverage

Are you still working or covered by a spouse's insurance?

Check with your employer or benefits administrator to understand how Medicare will work with your current plan and whether you can delay enrolling in Part B.



## 5. Explore Additional Coverage Options

Medicare doesn't cover everything. Compare:

- Medicare Advantage Plans (Part C)
- Prescription Drug Plans (Part D)
- Medigap (Medicare Supplement Insurance)

Use Medicare.gov to research your options and compare plans.



## 6 & 7. Be Aware of Enrollment Deadlines & Use Trusted Resources for Help

Missing your IEP can lead to late penalties. If you delay enrollment because of job-based insurance, understand your Special Enrollment Period (SEP) rules to avoid unnecessary costs.

**Get accurate info and support from:**

- [Medicare.gov](https://www.medicare.gov)
- [SSA.gov](https://www.ssa.gov)
- 1-800-MEDICARE (1-800-633-4227)