

Preparing for Medicare Checklist

When it comes to Medicare, there are a lot of health insurance options. This simple checklist will help you move toward the goal of starting Medicare with the right coverage for your needs.

12 months before your 65th:

Determine when you should enroll in Medicare

- If you're turning 65 and **DO NOT** have job-based health coverage from an employer, you should plan to enroll during your Initial Enrollment Period (IEP). Starts 3 months before, the month of, and 3 months after you turn 65 (7 months total).
- If you're turning 65 and you **DO** have job-based health coverage from an **employer with less than 20 employees**, you'll likely need to plan to enroll in Medicare during your IEP.
- If you're turning 65 and you **DO** have job-based health coverage from an **employer with 20 or more employees**, you'll likely enroll during a Special Enrollment Period that lasts 8 months after your employer coverage ends.

9 months before your 65th:

Start learning about your coverage options

- If you have employer or retiree health insurance, find out how they'll work with Medicare.
- Learn what Original Medicare Parts A & B covers.
- Learn what additional Medicare coverage is available. Medicare Advantage plans, Medicare Supplement plans, and Part D Prescription Drug plans (PDP) are all available with The Benefits of BlueSM.

6 months before your 65th:

Evaluate your health care needs and costs

- Find out if you qualify for financial assistance with Medicare costs including prescription drugs based on your income. Visit [Medicare.gov/Medicare-Savings-Programs](https://www.Medicare.gov/Medicare-Savings-Programs) for more details.
- See how your prescription drugs are covered by Medicare Advantage plans or stand-alone Medicare Part D Prescription Drug plans (most drugs are not covered by Original Medicare). Drug lists for each plan can change each year on January 1.
- Check if your doctors accept Medicare (most do) or their network status with any Medicare Advantage plan.

3 months before your 65th:

Enroll in the Medicare plan(s) that are right for you

- If you're using your Initial Enrollment Period, start to enroll in Original Medicare through the Social Security Administration, or you may end up paying extra for Part B and Part D because of a late enrollment penalty.
- Look for your Medicare card in the mail. It typically arrives within 30 days of being approved.
- Explore additional coverage options to ensure you have the benefits you need. We offer Medicare Advantage plans, Medicare Supplement plans and stand-alone Medicare Part D Prescription Drug Plans (PDP).

We understand this process can be complicated. We're here to help.

Contact us today if you have questions about your upcoming Medicare journey. (800) 255-4550 (TTY: 711)
Monday – Friday 8 a.m. – 4:30 p.m.



Important resources:

Blue Cross and Blue Shield of Vermont: BlueCrossVT.org/Medicare

Social Security Administration: SSA.gov/Medicare

Medicare: Medicare.gov

Centers for Medicare and Medicaid Services: CMS.gov



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