Turning 65 Decision Kit

01 / Your enrollment questions

General education. Keep your completed worksheet private.

Start with your situation

Month/year I turn 65: __________. Birthday on the first? Yes / No. Current coverage: __________. Expected retirement or job-coverage end: __________. Do not enter a full birth date or Medicare number.

A window, not a promised start date

For most people first eligible at 65, the Initial Enrollment Period runs from three months before the eligibility month through three months after it. A birthday on the first shifts this window one month earlier. Coverage start depends on what you enroll in and when. Confirm your dates with Social Security or RRB.

Official source: www.medicare.gov

My next step

Question to confirm: ______________________________
Who will confirm it: ______________________________
Date to follow up: ______________________________

Questions and next steps

Turning 65 Decision Kit

02 / Work and spouse coverage

General education. Keep your completed worksheet private.

Ask the benefits administrator

Is coverage based on my or my spouse's current employment? How does employer size affect who pays first? Can I delay Part B without a penalty in my situation? Is prescription coverage creditable? What changes when work or coverage ends? Get the answers in writing when possible.

Official source: www.medicare.gov

Do not assume all coverage works alike

COBRA and retiree coverage are not coverage based on current employment for the usual Part B Special Enrollment Period. Ask about the separate drug-coverage rules. If you contribute to an HSA, review contribution timing and possible retroactive Part A before enrolling.

Official source: www.medicare.gov

Keep a record

Administrator / contact: ___________________________
Answer and supporting document: ___________________
Items still unresolved: ___________________________

Questions and next steps

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03 / Care and coverage paths

General education. Keep your completed worksheet private.

Your care preferences come first

My preference: keep my doctor / open to a change / help finding a doctor / unsure. Privately prepare your doctors, pharmacy, and prescription details for an approved appointment. Verify exact plan, location, participation and new-patient status with both the plan and practice. For drugs, check formulary, restrictions, pharmacy and total cost.

Original Medicare route

Parts A and B. You can generally use providers who accept Medicare nationwide. A separate Part D plan can add drug coverage. Medigap can help with certain Original Medicare cost sharing, for an additional premium. Original Medicare alone has no annual out-of-pocket limit for covered Part A and B services.

Official source: www.medicare.gov

Medicare Advantage route

A private plan provides your Part A and B benefits; most include Part D. Provider networks, referrals and prior authorization depend on the plan and service. Covered Part A and B costs have an annual out-of-pocket limit under plan rules. You continue paying your Part B premium. Medigap does not supplement Medicare Advantage.

Official source: www.medicare.gov

Turning 65 Decision Kit

04 / Compare the whole budget

General education. Keep your completed worksheet private.

Monthly and use-of-care costs

Part B premium: $________. Other coverage premiums: $________. Expected prescription costs: $________. Compare deductibles, copays, coinsurance, network limits and services not covered. A lower premium alone does not establish the lower total cost.

Official source: www.medicare.gov

Different decisions have different clocks

The October 15 to December 7 annual election period concerns Medicare health and drug plan changes, usually effective January 1. It does not replace your initial Part A/B enrollment window or create an unrestricted Medigap right.
The federal Medigap open enrollment period generally lasts six months starting when you are at least 65 and enrolled in Part B. State and guaranteed-issue protections may differ.

Official source: www.medicare.gov

Reliable next steps

Use Medicare.gov or 1-800-MEDICARE (TTY 1-877-486-2048) to review all plan options. SHIP offers independent local counseling. Use Social Security or RRB to confirm enrollment. Douglas does not represent Kaiser or IEHP; an outside plan may still merit your consideration. No purchase or appointment is required to use this guide.

Official source: www.ssa.gov

Reviewed September 26, 2026. Verify current rules and contract details before acting.