

THE MEDICARE DECISION CHECKLIST

Your Complete Guide to Making Confident Medicare Decisions

Did You Know?

69% of Medicare beneficiaries make at least one costly mistake during enrollment. This checklist helps you avoid those mistakes and save thousands of dollars.

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How to Use This Checklist

This comprehensive checklist is designed to guide you through every important decision you need to make about Medicare. Whether you're approaching age 65 for the first time or reviewing your current coverage, this checklist ensures you don't miss any critical steps.

Three Ways to Use This Checklist:

- Print it out and check off items as you complete them
- Use it during your consultation with a Medicare agent
- Share it with family members helping you make decisions

Pro Tip:

Don't try to complete everything in one sitting. Medicare decisions require careful thought. Work through each section, do your research, and reach out for help when you need it. There's no such thing as a dumb question when it comes to Medicare!

Section 1: Enrollment Timing & Deadlines

Missing enrollment deadlines can cost you thousands in permanent late enrollment penalties. This section ensures you enroll at the right time.

Understanding Your Enrollment Window

- I know my 65th birthday date: _____
- I understand my Initial Enrollment Period (IEP) is a 7-month window
- I know my IEP starts 3 months before my birthday month
- I plan to enroll 3 months BEFORE my birthday (recommended for immediate coverage)

Still Working at 65?

- I am still working and have employer health insurance
- My employer has 20+ employees (can delay Part B without penalty)
- I've confirmed with HR that my coverage is creditable
- I understand I should still enroll in free Part A at 65

Understanding Penalties

- I understand the Part B late enrollment penalty (10% per 12-month period)
- I understand the Part D late enrollment penalty (1% per month delayed)
- I understand these penalties are PERMANENT (last for life)

Taking Action

- I've contacted Social Security to enroll in Part A & Part B
- I've received my Medicare card or enrollment confirmation
- I know my Medicare effective date: _____

Critical Reminder:

Enrolling 3 months BEFORE your birthday month ensures coverage starts on the 1st of your birthday month. Enrolling during or after your birthday month delays coverage and may create gaps.

PRO TIP:

Did you know that if you are already collecting SS that you do not have to contact social security. They will mail you your part A & B card automatically! If you are not collecting SS yet, then you will have to contact SS or go to ssa.gov/medicare/sign-up to enroll into part A and B 3 months prior to your birthday month. Now you know! Having your part A & B card is your E-ticket to Medicare Disneyland! In other words, you need part A & B to access the plans.

Section 2: Understanding Your Options

The biggest decision you'll make is choosing between Medicare Advantage and Original Medicare with a Supplement. This section helps you understand both options.

Education & Research

- I understand the difference between Medicare Advantage and Medicare Supplement
- I know what Original Medicare Part A and Part B cover
- I understand the gaps in Original Medicare coverage
- I've watched educational videos or read materials about both options

Gathering Your Information

- I've made a list of my current doctors and specialists
- I've listed all my current prescription medications (names and dosages)
- I've reviewed my medical history and current health conditions
- I've estimated how often I typically visit doctors each year

Plan Comparison

- I've compared at least 3-5 different plan options
- I've looked at TOTAL annual costs (premiums + copays + deductibles)
- I've used Medicare.gov Plan Finder or worked with an agent
- I've verified my doctors accept Medicare or are in plan networks

Medicare Advantage	Medicare Supplement
<ul style="list-style-type: none">✓ Lower monthly costs✓ Extra benefits included✓ Out-of-pocket maximum✗ Must use network✗ May need referrals	<ul style="list-style-type: none">✓ See any doctor in U.S.✓ No networks/referrals✓ Predictable costs✗ Higher monthly premiums✗ Need separate Part D

YOUR G.I. (GUARANTEED ISSUE) - When you are age 65 or older - since some people work past age 65 - and you 1st start your part B, you have a 6 month "Medicare supplement open enrollment" as a Guaranteed Issue.

KEY THINGS TO REMEMBER:

Original Medicare with a supplement plan = FREEDOM! (no networks)
Advantage Plan = RESTRICTION (because you have a network)

Supplement Plans = "no denials or prior authorizations"
Advantage Plans = "prior auths and possible denials"

*See your broker or me to explain your options more in detail!

Section 3: Medicare Advantage Checklist

If you're considering Medicare Advantage, complete this section to ensure the plan meets your needs.

Network & Provider Verification

- I've verified my primary care doctor is in the plan's network
- I've verified my specialists are in the plan's network
- I've confirmed my preferred hospital is in network
- I've called my doctors' offices to confirm they're accepting the plan

Understanding Plan Rules

- I understand if this plan requires referrals to see specialists
- I know which services require prior authorization
- I understand the plan type (HMO, PPO, PFFS, SNP)
- I've reviewed out-of-network coverage (if any)

Cost Analysis

- I know the monthly premium: \$ _____
- I know the annual deductible (if any): \$ _____
- I know copays for: Primary care \$ _____ Specialist \$ _____
- I know the maximum out-of-pocket limit: \$ _____
- I've calculated my estimated total annual cost

Prescription Drug Coverage

- I've entered all my medications into the plan finder tool
- All my medications are covered on this plan's formulary
- I know which tier each medication is in
- I've confirmed my pharmacy is in the preferred network
- I know my estimated annual drug costs: \$ _____

Extra Benefits

- I've reviewed dental coverage (if included)
- I've reviewed vision coverage (if included)
- I've reviewed hearing coverage (if included)
- I know about other benefits (gym, OTC allowance, transportation)

Travel & Coverage Area

- I understand the plan's service area
- I know what coverage I have when traveling
- If I'm a snowbird, I've confirmed coverage in both locations

Section 4: Medicare Supplement Checklist

If you're considering a Medicare Supplement (Medigap) plan, complete this section to ensure you choose the right coverage.

Understanding Supplement Plans

- I understand the difference between Plan G and Plan N
- I know Plan F is only available if I was eligible before 1/1/2020
- I understand all Plan G policies have identical coverage (only price differs)
- I've compared High Deductible Plan G if looking to save on premiums

Comparing Insurance Companies

- I've obtained quotes from at least 3 different insurance companies
- I understand coverage is identical - I'm comparing ONLY price and company stability
- I've researched each company's financial rating and reputation
- I understand I can switch companies during any underwriting period

Enrollment Timing (Critical for Supplements!)

- I understand my 6-month Open Enrollment Period (starts when Part B begins)
- I know during Open Enrollment, I cannot be denied or charged more for health reasons
- I understand after Open Enrollment, I may face medical underwriting
- I'm enrolling during my guaranteed issue period to avoid health questions

Cost Analysis

- I know the monthly premium for my chosen plan: \$_____
- I understand the Part B deductible I'll pay annually (\$240 in 2026)
- I know if Plan N has copays (\$20 office, \$50 ER)
- I've budgeted for potential premium increases over time

Part D Prescription Drug Plan

- I understand I need a separate Part D plan with Medicare Supplement
- I've compared Part D plans available in my area
- I've entered my medications to find the best Part D plan
- I've chosen a Part D plan: _____

Provider Freedom

- I've confirmed my doctors accept Medicare (not network - ANY Medicare doctor)
- I understand I can see any doctor in the U.S. that accepts Medicare
- I value this freedom and it's worth the higher premium to me

Section 5: Cost Analysis & Financial Planning

Understanding the true cost of Medicare requires looking at the total picture - premiums, out-of-pocket costs, and potential financial assistance.

Total Cost Calculation

- I've calculated annual premiums (Part B + plan + Part D)
- I've estimated annual copays based on my expected usage
- I've factored in deductibles and coinsurance
- I've added prescription drug costs
- My estimated total annual healthcare cost: \$ _____

IRMAA (Income-Related Monthly Adjustment Amount)

- I understand IRMAA is a surcharge for higher-income earners
- I know my Modified Adjusted Gross Income (MAGI) from 2 years ago
- I've calculated if I'll pay IRMAA surcharges
- If applicable, I've filed for a reconsideration due to life-changing event

Financial Assistance Programs

- I've checked if I qualify for Extra Help (Part D Low-Income Subsidy)
- I've checked if I qualify for Medicare Savings Programs (QMB, SLMB, QI)
- I've researched pharmaceutical company patient assistance programs
- If eligible, I've applied for assistance programs

Budget Planning

- I can comfortably afford the monthly premiums
- I have an emergency fund for unexpected medical costs
- I understand premiums typically increase 3-8% annually
- I've planned for future healthcare cost increases in my retirement budget

Money-Saving Tip:

Compare total annual costs, not just monthly premiums. A plan with a \$0 premium but high copays might cost more than a plan with a \$40 premium and low copays. Do the math based on YOUR expected usage!

Section 6: Enrollment & Documentation

Once you've made your decision, it's time to enroll. This section ensures you complete the enrollment process correctly and keep proper documentation.

Before You Enroll

- I have my Medicare card (or enrollment confirmation)
- I have my Social Security number
- I have my current address and contact information
- I have bank information for automatic premium payments (if needed)
- I've read and understood the plan's Evidence of Coverage

Enrollment Process

- I've completed the enrollment application accurately
- I've reviewed all information for accuracy before submitting
- I've signed and dated all required forms
- I've made copies of all enrollment documents for my records
- I've received confirmation of enrollment

After Enrollment

- I've received my insurance card(s) in the mail
- I've confirmed my effective date: _____
- I've notified my doctors' offices of my new insurance
- I've notified my pharmacy of my new prescription coverage
- I've saved my insurance agent's contact information for questions

Important Documents to Keep

- Medicare card
- Insurance card(s) (plan + Part D if separate)
- Evidence of Coverage document
- Enrollment confirmation
- Summary of Benefits
- Agent contact information

Understanding Your Coverage

- I know how to use my plan (who to call, how to schedule appointments)
- I know what's covered and what's not covered
- I know how to file a claim (if necessary)
- I know the appeals process if a claim is denied

Section 7: Annual Review & Ongoing Management

Medicare plans change every year. This section helps you stay on top of your coverage and make changes when needed.

Annual Enrollment Period (October 15 - December 7)

- I've marked my calendar for Annual Enrollment Period
- I understand I should review my plan EVERY year
- I know plans can change premiums, copays, networks, and drug formularies
- I've scheduled an annual review with my insurance agent

What to Review Annually

- Has my plan's premium changed for next year?
- Are my doctors still in network (if Medicare Advantage)?
- Are my medications still covered at the same tier?
- Have copays or deductibles changed?
- Has my health situation changed?
- Are there better plan options available now?

Life Changes That Trigger Special Enrollment

- I understand I can change plans if I move to a new service area
- I know I have Special Enrollment rights if I lose other coverage
- I know about Medicare Advantage Open Enrollment (Jan 1 - Mar 31)
- I'll contact my agent if my situation changes mid-year

Staying Informed

- I've signed up for my insurance company's member portal
- I read my Annual Notice of Change when it arrives (by September 30)
- I stay updated on Medicare news and changes
- I maintain contact with a trusted insurance agent for ongoing support

Mark Your Calendar:

- September 30: Annual Notice of Change arrives
- October 15 - December 7: Annual Enrollment Period
- January 1 - March 31: Medicare Advantage Open Enrollment
- Changes take effect January 1

Resources & Important Contacts

Government Resources

Medicare.gov

Official Medicare website with Plan Finder tool, educational resources, and enrollment information.

1-800-MEDICARE (1-800-633-4227)

24/7 helpline for Medicare questions, enrollment assistance, and general information.
TTY: 1-877-486-2048

Social Security Administration: 1-800-772-1213

To enroll in Medicare Part A and Part B, or to apply for Extra Help with prescription drug costs.

Your Personal Medicare Agent

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Why Work With Me?

- Completely FREE consultations and ongoing support
- Unbiased guidance - I'm paid the same regardless of which plan you choose
- Education-first approach - I help you understand before making decisions
- Access to 15+ insurance carriers - not limited to one company
- Annual reviews included - I don't disappear after enrollment
- Year-round support for questions and concerns

Your Questions & Notes

Use this space to write down questions for your consultation:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Ready to Get Started?

Schedule your FREE, no-obligation Medicare consultation today!
In just 30 minutes, we'll review your options, answer your questions, and create a personalized Medicare plan that fits your needs and budget.

Call (520) 429-6763 or visit AlliedInsuranceSolutions.com



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