

# MEDICARE CHECKLIST

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## Helping you Navigate the Medicare Maze

### 5-6 Months Before Turning 65: What To Do

Ensure that you are educated on the topics below. Understanding the basics of these Medicare elements is crucial to navigating the Medicare Maze. I can personally coach you on these topics.

As you know, when dealing with the health care system there are always nuances and details. Understanding your benefits and options means you'll make informed decisions about your coverage. Informed coverage decisions can save you thousands of dollars and certainly will provide you with peace of mind.

#### CHECKLIST ITEMS

**Understand the ABCD's of Medicare**

- What are Medicare Parts A & B?
- What is Medicare Part C?
- What is Medicare Part D?
- What is Medigap?

**Understand the costs and gaps of Medicare**

- What are the costs associated with Medicare Parts A & B?
- What are the costs associated with Medicare Part C?
- What are the costs associated with Medicare Part D?
- Am I eligible for help with these costs?

**Understand how other coverages work with Medicare**

- Do I need health care coverage in addition to Medicare?
- If I have health care coverage through another insurer in addition to Medicare, who pays my medical/drug bills?

**Know if your work history (or your current/former spouse's) qualifies you for coverage**

**Understand your enrollment options**

- Will I incur penalties and delays in coverage if I do not enroll in the correct timeframe?

**Important Note:** If you plan to enroll during your Initial Enrollment Period, set a reminder for yourself 3 months before your 65<sup>th</sup> birthday. (If you are like me, even with a reminder, life has a funny way of helping us forget important dates. I can help you remember by being your Medicare Coach and back-up alarm system! I will notify you when you first become eligible. It feels GREAT being ahead of the game!)

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## 4 Months Before Turning 65: What To Do

It is important that you discuss plan options with myself or another **Licensed Medicare Specialist** to be sure you are choosing the correct plan for YOU.

There are many paths you can take while navigating the *Medicare Maze*. Depending on your own unique situation, you could end up at a different ending point than your neighbor.

Medicare is not a “One size, Fits all” kind of deal. Did you know there is a combination of 7 different ways to take your Medicare benefits? Every person (and family) is different, and each has different needs and circumstances. It is my job to reveal those needs and provide you with your own unique strategy plan.

**My Advice:** Find a specialist who will take the time to **educate you first** and most importantly understand what your needs are as an individual or family.

## CHECKLIST ITEMS

- Research available plans.**
- Meet with a Licensed Medicare Specialist to get detailed information about plans**
- Calculate and compare costs per month and costs per year for:**
  - Premiums
  - Deductibles
  - Co-Pays & Co-Insurance
- Once you narrow down your plan options, answer the following questions for each plan before making your decision**
  - What will my out of pocket costs be?
  - Does the plan have a provider network of hospitals, physicians, etc.?
  - Will my doctor accept the coverage?
  - Does the plan offer benefits original Medicare doesn't cover?
  - Will I need referrals to see specialists?
  - Will the plan cover me if I get sick while traveling outside of my state?
  - Does the plan cover my drug prescriptions?
  - What will my prescription drug costs be?
  - If applicable, does the plan have a good quality rating?
- Make Your Decision**

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## 3 Months Before Turning 65: What To Do

You are now in the home stretch!

If you have not completed the previous tasks and checklists, don't worry. With my help, you can understand and learn this information in a timely, effective manner to ensure that you still make your Enrollment deadline and avoid unnecessary penalties.

### CHECKLIST ITEMS

- Enroll during your Initial Enrollment Period**
- Confirm receipt of Medicare cards**
- Get your cards laminated**
  - **This is not necessary but recommended to ensure durability. I have a small personal laminator I carry with me for this reason. I will be happy to do this for you when you receive your card/s.**
- Learn how to use your Medicare benefits**
- I'm finished! I've navigated the Medicare Maze and am ready to use my plan!**

### **Important Note:**

Finding the right Medicare plan makes an enormous difference for you and your family's future. Please allow me to educate and guide you through the twists, turns, and dead ends of this tricky maze - because the feeling of having peace of mind is priceless.



**ROI GROUP**  
GUIDANCE, EDUCATION & STRATEGY

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