MICHIGAN PLANNERS

EMPLOYEE BENEFITS • INDIVIDUAL INSURANCE
MEDICARE PRODUCTS • RETIREMENT SERVICES

MEDICARE CHECKLIST

Are you or a loved one turning 65?

Here is a simple checklist to help make Medicare feel more manageable.

If Medicare is coming up soon, a little preparation can go a long way. This checklist is designed to help Michigan residents think through the key steps, questions, and decisions that often come up as they approach age 65. Medicare enrollment timing and coverage choices can depend on age, work status, and current insurance coverage.

Quick Timeline

Your Initial Enrollment Period generally starts 3 months before the month you turn 65, includes your birthday month, and ends 3 months after.

Your Medicare Checklist

1. Know your enrollment window

- [ ] Confirm when your Initial Enrollment Period begins and ends.
- [ ] Find out whether you will be automatically enrolled or whether you need to sign up through Social Security.

2. Gather the basics

- [ ] Social Security number and basic personal information.
- [ ] Proof of age and citizenship or lawful presence if needed.
- [ ] List of current doctors, specialists, hospitals, and pharmacies.
- [ ] List of prescription medications, including dosage and frequency.
- [ ] Information about any current health insurance coverage.

3. Review your current coverage

- [ ] If you are still working, confirm how your employer coverage works with Medicare.
- [ ] If you are covered under a spouse's plan, ask how that impacts your Medicare timing.
- [ ] If retirement is coming soon, review when your employer coverage ends so you can plan ahead.

4. Learn the parts of Medicare

- [ ] Review Part A and Part B to understand hospital and medical coverage basics.
- [ ] Review Part D for prescription drug coverage.
- [ ] Learn how Medigap can help with certain out-of-pocket costs in Original Medicare.
- [ ] Compare Medicare Advantage plans if you are considering an all-in-one plan option.

5. Compare what fits your needs

- [ ] Check whether your doctors and hospitals are in-network.
- [ ] Confirm that your medications are covered and review expected costs.
- [ ] Compare premiums, deductibles, copays, and out-of-pocket exposure.
- [ ] Think about travel or time spent outside Michigan when reviewing plan access.

6. Complete enrollment

- [ ] Create or log in to your my Social Security account if enrolling online.
- [ ] Decide whether to enroll online, by phone, or with help from Social Security.
- [ ] Enroll in Part A and Part B if appropriate for your situation.
- [ ] If needed, choose and enroll in a Part D, Medicare Advantage, or Medicare Supplement plan.

7. Watch for confirmation

- [ ] Look for your Medicare card and any additional plan ID cards in the mail.
- [ ] Confirm your coverage effective dates.
- [ ] Share your updated insurance information with providers and pharmacies.

8. Review each year

- [ ] Revisit your coverage every year during Medicare Open Enrollment, which generally runs from October 15 through December 7.
- [ ] Review plan costs, provider access, and prescriptions to make sure your coverage still fits.

Questions to Start Asking

- Do I need to enroll in Medicare right away if I am still working?
- Will my current doctors accept the plan I am considering?
- Are my prescriptions covered?
- What will my monthly and out-of-pocket costs look like?
- Do I want Original Medicare with a supplement, or a Medicare Advantage plan?

These questions can help you narrow down what matters most before you enroll.

A Friendly Reminder

Medicare can feel like a lot at first, but you do not have to sort through it alone. Michigan Planners can help you understand the timing, organize your questions, and feel more prepared for the next step.

Reach out to our team to start the conversation.

(888) 988-1189

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For official Medicare information, visit Medicare.gov.

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