

Your Medicare to-do list

Starting to think about Medicare?
Use this to-do list to help you prepare for enrollment.



12 months before your 65th birthday

- Determine if you qualify for Medicare coverage.
- Explore the different parts of Medicare.
- Research how your current coverage works with Medicare.

9 months before your 65th birthday

- Research Medicare costs.
- Find out whether you qualify for premium-free Part A.
- Learn about financial assistance options. Apply if you think you might qualify.

6-9 months before your 65th birthday

- Determine the right time for you to enroll.
- Working past 65 and delaying enrolling? Set your retirement date and time your sign-up around then to avoid penalties.

4-6 months before your 65th birthday

- Consider meeting with a licensed Medicare agent to help you navigate the enrollment process.
- Check if your doctors accept Medicare or Medicare Advantage.
- Figure out if you need a Part D plan or Medicare Supplement Insurance.
- Determine whether Original Medicare (Parts A and B) or a Medicare Advantage plan is right for you.
- Research Medicare Advantage plans. (The Aetna Medicare plan finder tool can help.)

1-3 months before your 65th birthday

- Enroll during your Initial Enrollment Period.
- Be mindful of when your coverage begins.
- Once you're enrolled, decide whether to enroll in Medicare Advantage, Part D or Medicare Supplement Insurance.
- Look for your Medicare card — it usually arrives within 30 days of being approved.
- Set up a "Welcome to Medicare" visit with your doctor.
- Start exploring how to make the most of your Medicare.



B-DAY MONTH