



A PRACTICAL STARTING POINT

Turning 65 Medicare Checklist

Use this page to organize the dates, coverage details, providers, prescriptions, and questions that can shape your Medicare decisions. Rules vary by situation, so confirm what applies before changing coverage.

6–9 months before

- ☐ Write down your 65th birthday month.
- ☐ Confirm whether Medicare enrollment will be automatic.
- ☐ Ask whether current employer or spouse coverage is based on active employment.
- ☐ Ask whether current drug coverage is creditable.
- ☐ Check whether HSA contributions affect your timing.

3 months before

- ☐ Confirm the enrollment window and target effective date.
- ☐ Gather employer or retiree coverage notices.
- ☐ List current doctors, hospitals, and pharmacies.
- ☐ List each prescription, dosage, and frequency.
- ☐ Write down travel and out-of-area care needs.

Before choosing coverage

- ☐ Compare total costs, not only the premium.
- ☐ Verify important providers with both the plan and provider.
- ☐ Check the current formulary and pharmacy network.
- ☐ Review referral, prior-authorization, and network rules.
- ☐ Confirm how the choice coordinates with other coverage.

After enrollment

- ☐ Confirm coverage and effective dates.
- ☐ Review member cards and welcome materials.
- ☐ Confirm premiums and payment setup.
- ☐ Verify any coverage you intended to end.
- ☐ Keep enrollment confirmations and notes together.

Bring to the conversation

- ☐ Medicare card, if received
- ☐ Current coverage information
- ☐ Provider and pharmacy list
- ☐ Prescription list with dosages
- ☐ Questions about timing, costs, networks, or travel

Questions and notes

Do not email or submit Social Security numbers, Medicare numbers, medical records, or other sensitive identifiers through the website.

Blues Hwy Benefits

Dublin, MS · Meetings by appointment
Monday–Friday, 8:30 a.m.–4:00 p.m. Central

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