



FamilyCare: Medicare

The following is intended to be a tactical list that covers crucial tasks and important reminders you need regarding Medicare.

► Determine Whether You Qualify

- ☐ Make a plan to enroll when you turn 65.
- ☐ Alternatively, determine whether you are disabled under Social Security definitions or live with other qualifying health conditions.

► Signing Up for Part A and B

- ☐ You have a seven-month window to sign up for Medicare Part A and B: the three months before your 65th birthday, month of, and three months after.
- ☐ You may sign up for Part B at a later time without incurring higher premiums if you have a Special Enrollment Period (SEP) available, which includes:
 - Any time that you are still on your or your spouse's employer healthcare.
 - Eight months after your employment or coverage ends, whichever comes first (generally).
- ☐ If you enroll in Part B outside of these time periods, late enrollment penalties apply for as long as you have Part B coverage.

► Decide When to Sign Up for Part B

- ☐ Determine if you are eligible for a SEP as there are significant penalties for not enrolling in a timely manner for Part B. If you are eligible for a SEP, determine whether Part B is worth its monthly premiums.
 - Identify how much coverage you believe you will need in the near future.
 - Confirm how much you can afford to spend on monthly premiums if you enroll later and incur higher premiums or penalties.
 - Confirm that your preferred doctors accept Medicare.
- ☐ When you file for Social Security, you will be automatically signed up for Medicare A & B.
- ☐ When signing up for Part C, Part D, or Medicare Supplements (Medigap), seek out a health care partner to help you evaluate the available options.



► Remaining Coverage Questions

- ☐ Consult a local Medicare expert to determine whether signing up for Medicare may affect your other benefits.
- ☐ Where to enroll:
 - Online (sign up for a Social Security online account)
 - At your local Social Security office
 - By telephone with the Social Security office at (800) 772-1213
 - For more detailed information, please visit [Medicare.gov](https://www.medicare.gov) or call your State Health Insurance Assistance Program (SHIP). A SHIP locator is available online at www.shiphelp.org.



► If you have any questions, please reach out to your D.A. Davidson financial professional.



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