

RELAX.

We've Made Medicare Easy.

Preparing for Medicare?

Use our checklist to make sure you're on the right track

Step #1: Enroll in Original Medicare with the Social Security Administration

- Original Medicare is Part A (Hospital insurance) and Part B (Medical insurance) but not everyone needs to or should sign up for both Part A and B when first eligible. If you need to sign up and don't however, you could face a late enrollment penalty later.
- Some people are enrolled automatically in Part A & B, like if you receive Social Security benefits. You'll receive a welcome to Medicare packet if you are enrolled automatically and you can opt to delay Part B enrollment at this time if it makes sense for you to do so.
- Many people enroll in Part A when first eligible even if they are still covered on an employer plan. There are some reasons you would not want to do this however, like if you or your employer contribute to an HSA.
- If you're still covered by an employer plan with 20 or more employees, you may save money by delaying Part B enrollment.
- You can sign up for Medicare online at www.ssa.gov, by visiting your local office) or by calling Social Security at 1.800-772-1213 8am-7pm M-F in all US time zones (TTY users call 1-800-325-0778).
- We recommend starting this process at least 4-6 weeks prior to when you need Medicare coverage to begin

Step #2: Learn About Your Medicare insurance plan(s) options

- Many people in enroll in a Medicare insurance plan to help cover the gaps of Original Medicare. The main types of Medicare insurance plans are 1) Medicare Advantage Plans and 2) Medicare Supplement Plans and 3) Part D prescription Drug Plans.
- Medicare Advantage plans usually include Part D prescription drug coverage. If you enroll in a Medicare Supplement plan, you can pair this with a stand-alone Part D prescription drug plan.
- You can enroll in a Medicare Advantage plan or a Medicare Supplement plan, but you cannot be enrolled in both types of coverage at the same time.
- Medicare insurance plans are offered by private carriers approved by Medicare.
- Plan availability and eligibility is based on where you live and other factors too, like if you are eligible for Medicare prior to 65 or meet certain requirements.



Speak to a licensed insurance agent

1-800-903-8044, M-F 8am-5pm PST

TTY users: 711

www.boomerbaby.com

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Prepare for Medicare Checklist

Step #3: Compare your Medicare insurance plan options and costs and make a selection

- Plan coverages and costs can and do vary. It's important to know your options and compare.
- Different types of coverages can have different enrollment periods and rules. Certain rules may vary by state. It is important to know the differences and how they affect you.
- Choosing carefully will help you find the best fit plan based on your needs and may save you money. Refer to this [Budgeting for Medicare](#) article to help with your planning.
- Contact a BoomerBaby licensed insurance agent for plan information, quotes and recommendations based on your specific needs and preferences.

Step #4: Enroll in your desired Medicare Insurance Plan(s)

- You'll need your Medicare number before enrolling in a Medicare insurance plan
- Different types of coverage can have different enrollment periods and rules. Certain rules may vary by state. It's important to know the rules and how they affect you.
- Contact a BoomerBaby licensed insurance agent to help get you enrolled.

Step #5: Know when you can make changes to your plan

- Medicare Advantage or Part D plan enrollees can make plan changes during the annual Open Enrollment period from October 15-December 7. Any changes made will be effective January 1 of the upcoming year.
- Medicare Supplement enrollees in certain states may be able to change plans to an equal or lesser value plan with "guaranteed issue" each year on their birthday and for a specific time period after. Medicare supplement plan changes outside of a guaranteed issue situation generally must undergo medical underwriting.
- All Medicare Advantage or Part D plan enrollees may be able to make plan changes during certain situations like moving outside of a plan's service area for example.
- Rules are specific and can be nuanced based on your unique situation.
- Contact a BoomerBaby licensed insurance agent for guidance based on your situation.



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