

JPFracchia Insurance



Your Medicare Planning Checklist.

6 – 8 Months before: Research

Learn about Medicare, including plan types and eligibility, [Medicare Basics Video](#) and also at www.medicare.gov

4 – 5 Months before: Prepare

- If you're collecting Social Security Benefits, you should be automatically enrolled in Medicare Parts A and B
- If you are currently covered by an employer-sponsored health plan and want to switch to Medicare, contact your benefits administrator to learn what you may need to do.
- If you can and want to stay on your employer plan contact me and I will help you through this process.

2– 3 Months before: Enroll in Parts A & B

- If you are not automatically enrolled in Parts A and B (see 4 -5 months before) you may enroll online at www.ssa.gov or call your local Social Security Office (The Social Security Administration handles Medicare enrollment)
- Watch for your Medicare Card in the mail. You will need it to enroll in a Medicare Supplement or Medicare Advantage Plan (Medicare Part C)
- Consider enrolling in a Prescription Drug Plan (Medicare Part D). Here is a link to more information about Part D or give me a call and I'll help you through it.
- <https://www.medicare.gov/drug-coverage-part-d>
- Take the time to compare costs and benefits for the plans available to you in your area.

On or after your birthday: Don't Delay

Enrolling before your birthday month ensures you have a Medicare plan on the first day of the month you turn 65. (if your birthday is on the first of the month Medicare starts the first of the preceding month) Your Initial Enrollment Period (IEP) starts 3 months before your eligibility date and ends 3 months after. Be sure to enroll during your initial enrollment period to avoid late enrollment penalties. As soon as you're ready to enroll, I'm here to help.

If you would like to receive important reminders and news about Medicare, [SUBSCRIBE](#) to our emailing list.