**✅ Medicare Enrollment Checklist**

**Your Step-by-Step Guide to Confident Coverage**

Whether you're turning 65 or reviewing your options, this checklist helps you prepare for enrollment with clarity and confidence.

**📅 Before You Enroll**

* ☐ Confirm your eligibility (typically age 65 or qualifying disability)
* ☐ Know your Initial Enrollment Period (starts 3 months before your 65th birthday)
* ☐ Review your current coverage (especially if you have employer or retiree insurance)
* ☐ Gather key documents:
  + Social Security card
  + Proof of age and citizenship/residency
  + List of current medications
  + Preferred doctors and specialists

**🧭 Choose Your Coverage Path**

* ☐ Decide between Original Medicare (Parts A & B) or Medicare Advantage (Part C)
* ☐ Consider adding:
  + ☐ Part D (Prescription Drug Plan)
  + ☐ Medigap (Supplement Plan to cover out-of-pocket costs)

**💸 Understand Your Costs**

* ☐ Review monthly premiums, deductibles, and copays
* ☐ Check for financial assistance (Medicaid, Extra Help, or state programs)
* ☐ Ask about out-of-pocket maximums (especially with Advantage plans)

**🏥 Confirm Your Providers**

* ☐ Make sure your doctors accept Medicare or are in-network for Advantage plans
* ☐ Verify your preferred hospital and pharmacy are covered
* ☐ Ask about referrals and specialist access

**📞 Final Steps**

* ☐ Schedule a free consultation with a licensed broker
* ☐ Enroll online, by phone, or through a trusted agent
* ☐ Keep a copy of your plan details and confirmation number
* ☐ Set reminders for Annual Enrollment (Oct 15–Dec 7) and Special Enrollment options