Turning 65 Medicare Checklist

Medicare has a few dates that matter a lot. Here is what to do and when, so nothing sneaks up on you. Check each box as you go.

6 months before

your birthday month

- [ ] **Confirm your Social Security status.** If you already get Social Security checks, Parts A and B are usually set up for you and your card comes in the mail. If not, you will sign up yourself.
- [ ] **Make your list.** Write down every doctor you see, your hospital, your pharmacy, and each medicine with its dose. You will use this list to compare plans.

3 months before

Initial Enrollment Period opens

- [ ] **Your 7-month sign-up window opens.** It runs from 3 months before your birthday month to 3 months after it.
- [ ] **Sign up for Parts A and B** at ssa.gov/medicare/sign-up, by phone at 1-800-772-1213, or at a Social Security office, if you were not signed up on your own.
- [ ] **Still working?** If your job coverage comes from an employer with 20 or more employees, you may be able to wait on Part B. If the employer has fewer than 20, sign up on time. Ask your benefits office, then call us.

Your birthday month

coverage begins

- [ ] **Medicare starts on the 1st** of your birthday month when you sign up in the 3 months before. If your birthday is on the 1st, it starts the month before.
- [ ] **Choose your path.** A Medicare Supplement (Medigap) with a separate Part D drug plan, or a Medicare Advantage plan. We check your doctors and hospital against the plans we offer first.
- [ ] **Do not skip drug coverage.** Signing up for Part D when you are first eligible helps you avoid a late penalty, unless you have other drug coverage that counts (called creditable coverage).

Within 6 months

of your Part B start, at 65 or older

- [ ] **Medigap Open Enrollment.** For 6 months, a company must sell you any Supplement it offers. No health questions, and no higher price because of your health.
- [ ] **This window does not repeat.** After it closes, most companies can ask health questions and can say no. If you think you may want a Supplement, this is the time.

Every fall

October 15 to December 7

- [ ] **Review your plan.** Check that your doctors, hospital and medicines are still covered for next year. Changes start January 1.
- [ ] **Ask us to look.** Someone from our team will check the plans we offer against your list. If your plan still fits, we will tell you so.

Call us first

Before you change anything, talk with a local, independent agent. Our help is free, the price of a plan is the same as going direct, and there is no pressure.

(816) 307-6165

Sources: medicare.gov (when coverage starts, when you can sign up, Medigap ready to buy, joining a plan), checked October 24, 2026. Rules can change. This checklist is general information, not advice for your situation.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov, 1-800-MEDICARE (TTY users call 1-877-486-2048) 24 hours a day / 7 days a week, or your local State Health Insurance Program (SHIP) to get information on all of your options.

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