

Medicare:Decoded Class Checklist

Free • No obligation to enroll in a plan

Your companion for **Medicare:Decoded**, a free educational class. No specific plans will be discussed, and no enrollment will take place. Keep it next to you during class. Print it and write on it, or type into the boxes on your computer. **Helping someone else?** Fill it in with their dates and bring their questions.

1 My key dates

My 65th birthday month: _____

My first sign-up window lasts **7 months**. Medicare calls it the **Initial Enrollment Period**. It opens 3 months before my birthday month and closes 3 months after it. Example: turning 65 in July? Your window runs April through October.

Opens: _____ **Closes:** _____

- Born on the 1st of the month? Your window starts and ends one month earlier.
- Getting Social Security benefits at least 4 months before you turn 65? You'll be signed up for Part A and Part B automatically, and your Medicare card comes in the mail about 3 months before coverage starts. If not, you sign up through Social Security at ssa.gov/medicare/sign-up.
- **Still working?** If you or your spouse still work and you have health insurance through that job, you may be able to wait to sign up for Part B without a penalty. First ask the employer's benefits office if you need Part A and Part B at 65: if the employer has fewer than 20 employees, the job plan may not pay unless you have both. COBRA and retiree coverage don't count as job coverage. Have a Health Savings Account (HSA)? Ask before you sign up for any part of Medicare.
- **Late penalties:** miss your window, and you may go months without coverage and pay a monthly late penalty. For most people, the Part B penalty lasts as long as they have Part B, which is for life. Part D has its own penalty if you go 63 days or more in a row without Medicare drug coverage or other drug coverage that's at least as good.

We do not offer every plan available in your area. Currently we represent 8 organizations which offer 51 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. Not affiliated with or endorsed by the U.S. government or the federal Medicare program.

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2 My one-time Medigap window

The **Medigap Open Enrollment Period** lasts 6 months. It starts the first month I have Part B and am 65 or older. During it, I can buy any Medigap policy sold in my state, and the company can't turn me down because of health problems. After it, I may not be able to buy one, or it may cost more. It happens once and doesn't repeat.

Starts: _____ **Ends:** _____

3 Other windows you'll hear about in class

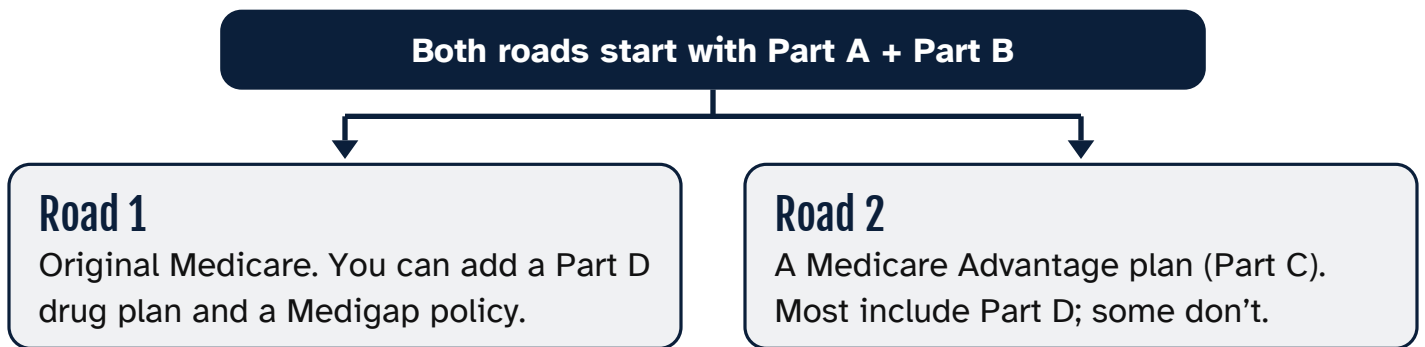
- **Special Enrollment Period:** if you waited because of job coverage, you have 8 months to sign up after the job or that coverage ends, whichever comes first.
- **General Enrollment Period:** January 1 – March 31 each year, for people who missed their window. Coverage starts the month after you sign up, and a late penalty may apply.
- **Open Enrollment:** October 15 – December 7 each year, when people who already have Medicare can change their coverage for next year. You may hear it called the Annual Enrollment Period. It isn't your first sign-up window.

4 The four parts, in plain English

- **Part A, hospital insurance:** helps pay for inpatient hospital stays, short-term care in a skilled nursing facility (not long-term care), hospice and some home health care. Most people don't pay a monthly premium for Part A.
- **Part B, medical insurance:** helps pay for doctor visits, outpatient care, many preventive services and medical equipment. Part B has a monthly premium.
- **Part C, Medicare Advantage:** another way to get your Part A and Part B coverage, through a Medicare-approved private plan. You need Part A and Part B to join. Most include drug coverage.
- **Part D, prescription drug coverage:** helps pay for prescriptions, through a private plan you add to Original Medicare, or inside most Medicare Advantage plans.
- **Medigap** (also called a Medicare Supplement) isn't a part. It's private insurance you can buy to help pay your share of costs in Original Medicare, like your 20% coinsurance.

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5 The two roads



One road or the other: you can buy a Medigap policy or join a Medicare Advantage plan, but you can't have both. Medigap and Part D are your choice; going without Part D, and without other drug coverage that's as good, can mean a late penalty later.

Neither road is best for everyone. Which fits depends on your doctors, your prescriptions, your budget and how you use care.

6 Questions worth asking

Ask these about any plan or policy you're considering. You can look up a plan's doctors, drugs and costs yourself at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare). We won't look at specific plans in class.

- ☐ Will my doctors and hospitals take it? (With Medicare Advantage, are they in the plan's network?)
- ☐ Are my prescriptions on the plan's drug list (called a formulary), and what will they cost me?
- ☐ What's the most I could pay in a bad year? (In class we call this your worst-case number.)
- ☐ Will it work when I travel, or if I live part of the year in another state?
- ☐ Do I need Part B now, or can I wait because of job coverage?
- ☐ If I start on Road 2 and later want Road 1, could a Medigap company turn me down or charge more because of my health?

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7 Before class

Have your Zoom link ready. It's in your confirmation email, along with the reschedule link. Keep a pen nearby. For accommodation of persons with special needs at this event, call 708-960-8401 (TTY 711).

8 My top question for class

Type it in the chat when questions open up in class. Keep it general: please leave out health details and your Medicare Number.

9 Class notes

The two roads

Sign-up windows and late penalties

What matters most to me

To look up

When your Medicare card comes, protect your Medicare Number like a credit card.

Don't share it with anyone who calls, texts, emails or visits you, unless you contacted them first and gave them permission. Don't send money because of a call, text, email or ad you didn't ask for. Medicare will never call you uninvited and ask for personal information.

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