ASCENSION INSURANCE ADVISORS

Turning 65 — one-page prep sheet

Educational. Not Medicare.gov.
Confirm current rules before you enroll.

The first window

For most people the Initial Enrollment Period is 7 months: 3 months before the month you turn 65, your birthday month, and 3 months after. Parts A and B timing affects when coverage starts. Medigap guaranteed-issue is typically tied to when Part B starts — not to Advantage ads.

3 MONTHS BEFORE

List doctors, hospitals, and every prescription (name, dose, pharmacy). Note employer or retiree coverage. Decide if you might delay Part B.

BIRTHDAY MONTH

Enroll in A/B if that is the plan. Ask whether Medigap, Advantage, and Part D should start with Part B. Do not assume a $0 Advantage plan is free — you still pay Part B.

3 MONTHS AFTER

Confirm cards arrived. Recheck that doctors and drugs work on the path you chose. Save Annual Enrollment (Oct 15–Dec 7) on the calendar for next year.

Bring this to a conversation with Joe

- Medicare number / Social Security award letter if you have one
- Doctors and hospitals you will not leave
- Prescription list: name, dose, pharmacy (and whether you use mail order)
- Other coverage: employer, retiree, VA, Medicaid, Marketplace
- Whether you split time between states (snowbird / family)
- How you want surprise bills to work — predictable monthly vs. copays + max out-of-pocket

Two structures — neither is automatically best

Original Medicare + Medigap + Part D

- Any provider who accepts Medicare, in most cases
- More predictable after Medigap premium
- Drugs usually a separate Part D plan
- Switching into Medigap later can require health questions

Medicare Advantage (Part C)

- Private plan that delivers Medicare benefits
- Often includes drugs and extras
- Networks and prior authorization are common
- You still pay the Part B premium

Do not wait on these

Part B late enrollment can add a lasting penalty if you delay without qualifying coverage.
Part D late enrollment can add a penalty if you go without creditable drug coverage.
Medigap open enrollment (typically 6 months from Part B start) is the easiest time to buy a Supplement without medical underwriting in most situations.

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