

## Turning 65 Checklist: About 6 Months Before Your 65th Birthday

**Contact your doctors to see if they accept Medicare**

**Why?** Whether your doctors accept Medicare assignment and participate in Medicare Advantage networks can help you decide whether you want to enroll in Medicare Supplement or Medicare Advantage.

**How?** Call your doctors directly, or see if they're listed on the [Medicare.gov directory](http://www.medicare.gov/forms-help-and-resources/find-doctors-hospitals-and-facilities/quality-care-finder.html): <http://www.medicare.gov/forms-help-and-resources/find-doctors-hospitals-and-facilities/quality-care-finder.html>.

*Note: If you don't sign up for Part B when you're first eligible, your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it.*

**Consider and/or decide whether to purchase Medicare Supplement or Medicare Advantage health insurance**

**Why?** If you choose, you may enroll in a Medicare Supplement plan up to six months prior to your 65th birthday. You cannot, however, enroll in Original Medicare or Medicare Advantage until three months before your 65th birthday. (See the next checklist, "[Turning 65 Checklist: About 3 Months Before Your 65th Birthday](#).")

**How?** Call [Medicare MarketPlace](#) at 1-800-639-0781 to speak with a Licensed Insurance Agent. We can explain your options, give you a price quote, answer your questions and help you enroll.

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- Sign up for Medicare, if you have not received your automatic enrollment information in the mail, and if you're not already getting retirement or disability benefits. (You can sign up for Medicare even if you don't plan to retire at age 65.)**

**How?** Pick one of three ways:

- Call Social Security at 1-800-772-1213. If you are deaf or hard of hearing, call 1-800-325-0778. (Medicare is managed by the Centers for Medicare and Medicaid Services. Social Security works with CMS by enrolling people in Medicare.)
- Visit your local Social Security office. Use the Social Security Office locator at <https://secure.ssa.gov/ICON/main.jsp> or call 1-800-772-1213.
- Fill out a form online (if applying for Medicare only and not Social Security benefits) at <https://secure.ssa.gov/iClaim/rib>. Before you start, gather information on [this checklist](http://www.ssa.gov/hlp/isba/10/isba-checklist.pdf) (<http://www.ssa.gov/hlp/isba/10/isba-checklist.pdf>).

- Research and enroll in a Medicare Part D Prescription Drug plan, a Medicare Advantage-Part D plan or a Medicare Supplement plan**

*Note: If you decide not to join a Medicare Prescription Drug plan when you're first eligible, and you don't have other creditable prescription drug coverage, or you don't get extra help, you'll likely pay a late enrollment penalty.*

**How?** Call [Medicare MarketPlace](https://www.medicaremarketplace.com) at 1-800-639-0781 to speak with a Licensed Insurance Agent. We can explain your options, give you a price quote, answer your questions and help you enroll.