

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.