2026 EDITION

Your Turning 65 Medicare Starter Checklist

7 months	$202.90	6 months
Your Initial Enrollment Period	2026 standard Part B premium	One-time Medigap open enrollment

Start here

Medicare is not one single decision. This checklist helps you separate timing, enrollment, coverage, prescriptions, providers, and costs so you can ask better questions before you enroll.

- [ ] Write down the exact month you turn 65 and the date you want coverage to start.
- [ ] Confirm whether Medicare will enroll you automatically or whether you must sign up.
- [ ] If you are still working, ask the employer plan which coverage pays first.
- [ ] Compare total yearly cost and access - not just a plan's monthly premium.

USEFUL IF YOU ARE

Enrolling at 65 | Still working | Helping a spouse, parent, or family member

IMPORTANT

This guide is educational and cannot tell you which coverage to buy. Rules can change and individual situations differ. Confirm your dates and options with Medicare, Social Security, your employer benefits administrator, or your State Health Insurance Assistance Program (SHIP).

Build your seven-month timeline

Your Initial Enrollment Period generally starts 3 months before the month you turn 65 and ends 3 months after it.

3 months before your birthday month

- [ ] Confirm your exact Initial Enrollment Period at Medicare.gov.
- [ ] Find out whether you will be enrolled automatically or must apply through Social Security.
- [ ] Collect your doctors, hospitals, prescriptions, pharmacies, and current coverage documents.

Before your birthday month

- [ ] If you need Part B at 65, enrolling before your birthday month generally starts coverage in the month you turn 65.
- [ ] Compare Original Medicare and Medicare Advantage using the same provider, drug, travel, and yearly-cost questions.
- [ ] If choosing Original Medicare, separately review Part D and whether Medigap fits your needs.

The month you turn 65

- [ ] Check your Medicare card and effective dates; correct errors before using coverage.
- [ ] If you enroll in Part B during your birthday month or one of the next 3 months, coverage generally starts the next month.
- [ ] Special rule: if your birthday is on the first day of a month, Medicare uses the prior month for timing.

The 3 months after your birthday month

- [ ] This is still inside the Initial Enrollment Period, but waiting may delay Part B coverage.
- [ ] Do not assume COBRA, retiree coverage, or a marketplace plan creates the same Part B enrollment rights as active-employment coverage.
- [ ] Keep proof of creditable prescription drug coverage if you delay Part D.

COVERAGE START DATES MATTER

The date Medicare starts depends on when and how you enroll. Use Medicare.gov's coverage-start tool for your exact situation before ending other insurance.

Compare the two main coverage paths

Use the same questions for both paths. A low monthly premium does not, by itself, tell you the total cost or access you will have.

PART A + PART B

Original Medicare

- [ ] Use any doctor or hospital in the U.S. that takes Medicare.
- [ ] You can add a separate Part D drug plan.
- [ ] You may be able to buy Medigap to help with certain out-of-pocket costs.
- [ ] Original Medicare has no yearly out-of-pocket limit unless you have supplemental coverage.
- [ ] Most services do not require prior authorization from Medicare.

PART C

Medicare Advantage

- [ ] Private plans bundle Part A, Part B, and usually Part D.
- [ ] Provider networks and service areas may apply for non-emergency care.
- [ ] Plans have a yearly limit for covered Medicare services.
- [ ] Prior authorization or referrals may apply to some care.
- [ ] You cannot use Medigap to cover Medicare Advantage out-of-pocket costs.

YOUR COMPARISON WORKSHEET

- [ ] Are all of my doctors, hospitals, and preferred pharmacies available under this option?
- [ ] Are every one of my prescriptions covered, and what are the restrictions and expected yearly costs?
- [ ] What are the premium, deductible, copays, coinsurance, and worst-case yearly out-of-pocket exposure?
- [ ] Do I need routine care while traveling or living in another state?
- [ ] Which services need prior authorization or referrals?
- [ ] If I want Medigap, am I inside my one-time 6-month Medigap Open Enrollment Period?

Tip: Compare plans for your ZIP code or county and for the year coverage will begin. Benefits, provider networks, formularies, and costs can change.

Four timing traps to check early

Do not end coverage or delay Medicare based on a general rule. Ask the plan or benefits administrator how your specific coverage coordinates with Medicare.

1. Active-employment coverage

If you or your spouse are still working and you have qualifying job-based group coverage, you may be able to delay Part B without a late penalty. Ask the employer whether you need Medicare at 65 and which plan pays first. After the work or coverage ends, the Part B Special Enrollment Period generally lasts 8 months, beginning when employment or coverage ends, whichever happens first.

2. COBRA and retiree coverage

COBRA does not extend the limited time to enroll in Part B. If you have COBRA before Medicare, Medicare.gov says to sign up when eligible to avoid gaps and a possible penalty. Retiree coverage may also require Part A and Part B to pay properly. Confirm before you rely on it.

3. Health Savings Account contributions

Medicare.gov says you and your employer should stop HSA contributions 6 months before you retire or apply for Social Security or Railroad Retirement Board benefits. Premium-free Part A can begin retroactively for up to 6 months, but never before the month you turned 65. Coordinate timing with a qualified tax adviser or benefits administrator.

4. Prescription drug creditable coverage

Ask for written proof that your current drug coverage is creditable and keep it. Going 63 days or more without Medicare drug coverage or other creditable drug coverage after you are eligible may trigger a Part D late enrollment penalty that can last as long as you have drug coverage.

ONE CALL THAT CAN PREVENT A WRONG ASSUMPTION

Ask HR or the benefits administrator: Is this coverage based on current employment? Which plan pays first after age 65? Is prescription coverage creditable? What date will the coverage end?

Write down your answers before you enroll

Bring this page to a conversation with Medicare, Social Security, SHIP, your employer, or a licensed professional.

Month and year I turn 65

My Initial Enrollment Period

Coverage start date I need

Current coverage end date

Current employer coverage? Yes / No

HSA contributions? Yes / No

Creditable drug coverage confirmed? Yes / No

Preferred doctors and hospitals checked? Yes / No

All prescriptions checked? Yes / No

Official help

Medicare
1-800-MEDICARE (1-800-633-4227)
medicare.gov

Social Security
1-800-772-1213
ssa.gov/medicare

SHIP
Free local Medicare counseling
shiphelp.org

Plan comparison
medicare.gov/plan-compare

PRIMARY SOURCES CHECKED AUGUST 28, 2026

- **Enrollment timing and coverage starts**
  Medicare.gov - When does Medicare coverage start?
- **Automatic enrollment and sign-up**
  Medicare.gov - How do I sign up for Medicare?
- **Working past 65, COBRA, and HSA**
  Medicare.gov - Working past 65
- **Coverage-path comparison**
  Medicare.gov - Original Medicare vs Medicare Advantage
- **Medigap enrollment**
  Medicare.gov - When can I buy a Medigap policy?
- **Creditable prescription coverage**
  Medicare.gov - Creditable drug coverage
- **Official 2026 Part A and B costs**
  CMS - 2026 premiums and deductibles

A NOTE ABOUT THIS GUIDE

AI-assisted research; factual claims were cross-checked against the primary government sources above. Educational information only - not medical, legal, tax, or insurance advice. The Medicare Notebook does not sell Medicare plans and is not affiliated with Medicare, CMS, SSA, or the U.S. government.