



# ***Medicare Checklist***



# First, find out when you are eligible to enroll in Medicare

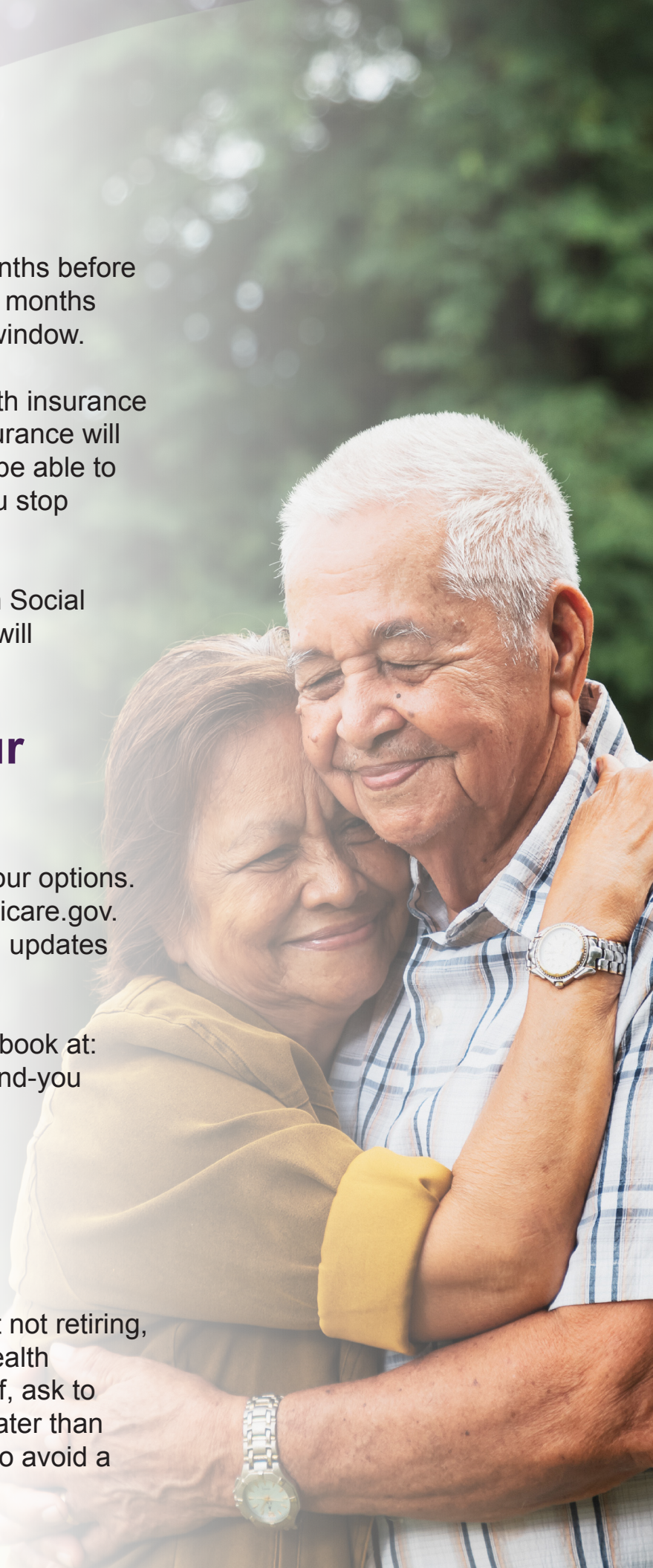
- Medicare enrollment begins three months before the month you turn 65 and ends three months after that month. It is a seven-month window.
- If you have employer-sponsored health insurance and will not be retiring, ask if your insurance will continue after you turn 65. You might be able to delay signing up for Medicare until you stop working.
- If you are under 65 and have been on Social Security disability for 24 months, you will automatically be enrolled in Medicare.

## 12 months before your 65th birthday

- Begin learning about Medicare and your options. Lots of information is available at [medicare.gov](https://www.medicare.gov). You can even sign up to get news and updates there.
- Download the “Medicare & You” handbook at: <https://www.medicare.gov/medicare-and-you> as an important reference.

## 9 months before your 65th birthday

- If you will be enrolling in Medicare but not retiring, and your employer contributes to a Health Savings Account (HSA) on your behalf, ask to have these contributions stopped no later than six months before your 65th birthday to avoid a tax penalty.





## 6 months before your 65th birthday

- Schedule a call with a Liberty HealthShare Enrollment Specialist to learn about your options to convert your membership to the Liberty Assist sharing program when you turn 65. You can learn more about Liberty Assist at <https://www.libertyhealthshare.org/liberty-assist>.
- Research the various Medicare Supplement and Medicare Advantage programs available in your area. Compare costs: Liberty Assist is just \$87 a month at age 65-69, and that's less than the national average for Medigap plans.

## 4 months before your 65th birthday

- Check with your medical care providers to see if they accept Medicare and if they “balance bill” you for amounts Medicare doesn't pay.
- Understand Medicare out-of-pocket costs including premiums, deductibles, and co-pays.

## 3 months to 1 month before your 65th birthday

- Make your final decisions and, if you will be enrolling in Medicare, begin filling out the forms to sign up. You must be enrolled in Medicare Parts A and B to be eligible for Liberty Assist.



