

TURNING 65 *soon?*

It's Time to Prepare for Medicare

Turning 65 soon? Whether you plan to retire or continue working, you have several choices to make regarding Medicare when you turn 65.

This checklist will help guide you through the process.

FIND OUT when you are eligible to enroll in Medicare

Medicare enrollment begins 3 months before the month you turn 65 and ends 3 months after that month. It is a 7-month window.

You can remain a part of the Liberty HealthShare community after you turn 65. Once you have enrolled in Medicare Parts A and B, you can transition to a sharing program designed to fill in the gaps Medicare doesn't pay—Liberty Assist.

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 *before your* MONTHS 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> for reference.

9 *before your* MONTHS 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 6 months before your 65th birthday to avoid a tax penalty.



6 *before your* MONTHS 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.

Research the various Medicare Supplement and Medicare Advantage programs available in your area. Compare costs: Liberty Assist is just \$87 a month at ages 65-69, and that's less than the national average for Medigap plans.

4 *before your* MONTHS 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.

1-3 *before your* MONTHS 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.



Watch this video to learn more!

If you have questions, call one of Liberty HealthShare's Enrollment Specialists at 855-585-4237.



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