

Getting ready for Medicare? Here's your pre-enrollment checklist

The checklist below helps take the guesswork out of preparing for your Medicare enrollment.

12 months before your 65th birthday

Learn what each part of Medicare covers: Part A (hospital insurance), Part B (medical insurance), Part D (prescription drugs), Part C (all-in-one coverage) and Medical Supplement Insurance (Medigap).

9 months before your 65th birthday

Learn all costs associated with each part of Medicare. Determine whether you qualify for premium-free Part A. Many people do. If you enroll in Part B, you will pay a monthly premium regardless of your work history.

6-9 months before your 65th birthday

Determine when it makes sense for you to transition from your existing coverage to Medicare. If you're planning to work after your 65th birthday and delay enrolling in Medicare, set a target retirement date and time your enrollment around it.

4-6 months before your 65th birthday

Meet with a Medicare agent who can help you fine-tune your choices. Check that your doctors, hospitals and pharmacies accept Medicare or are part of the Medicare Advantage network you're considering.

1-3 months before your 65th birthday

Your Initial Enrollment Period (IEP) is underway. Your IEP runs the three months before, the month of and three months after your 65th birthday. You can enroll in Medicare during this period.

Once you're enrolled in Medicare, decide whether to sign up for a Medicare Advantage plan, a Part D plan or Medicare Supplement Insurance. You can also schedule a free, one-time "Welcome to Medicare" visit with your doctor.

Your Medicare to-do list

By giving yourself plenty of time to prepare for Medicare enrollment, you can choose the coverage that's right for you and learn how make the most of your benefits.

12 months before your 65th birthday

- Determine if you qualify for Medicare coverage.
- Explore the different parts of Medicare.
- Research how your current coverage works with Medicare.

9 months before your 65th birthday

- Research Medicare costs.
- Find out whether you qualify for premium-free Part A.
- Learn about financial assistance options. Apply if you think you might qualify.

6-9 months before your 65th birthday

- Determine the right time for you to enroll.
- Working past 65 and delaying enrolling? Set your retirement date and time your sign-up around then to avoid penalties.

4-6 months before your 65th birthday

- Consider meeting with a Medicare agent to help you navigate the enrollment process.
- Check if your doctors accept Medicare or Medicare Advantage.
- Figure out if you need a Part D plan or Medicare Supplement Insurance.
- Determine whether Original Medicare (Parts A and B) or a Medicare Advantage plan is right for you.
- Research Medicare Advantage plans. (The Allina Health | Aetna Explore our plans tool can help.)

1-3 months before your 65th birthday

- Enroll during your Initial Enrollment Period.
- Be mindful of when your coverage begins.
- Once you're enrolled, decide whether to sign up for Medicare Advantage, Part D or Medicare Supplement Insurance.
- Look for your Medicare card — it usually arrives within 30 days of being approved.
- Set up a "Welcome to Medicare" visit with your doctor.
- Start exploring how to make the most of your Medicare.

Learn more at
AllinaHealthAetnaMedicare.com



Plan features and availability may vary by service area.

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