
Medicare Enrollment Checklist

Your step-by-step guide to enrolling with confidence — prepared by Balcones Advisors

1. Know Your Enrollment Windows

WINDOW	WHEN	WHAT YOU CAN DO
Initial Enrollment Period (IEP)	3 months before → 3 months after your 65th birthday month	Enroll in Parts A, B, C, D; buy Medigap
Annual Enrollment (AEP)	October 15 – December 7 each year	Switch Medicare Advantage or Part D plans
Open Enrollment (OEP)	January 1 – March 31 each year	Switch from Medicare Advantage to Original Medicare
Special Enrollment (SEP)	Qualifying life event (e.g., moving, losing employer coverage)	Enroll or change plans outside normal windows

⚠ Don't miss your IEP. Late enrollment in Part B can result in a 10% penalty for each 12-month period you were eligible but didn't enroll — and this penalty lasts for life.

2. Before You Enroll — Gather These

- Social Security number
- Date you (or your spouse) stopped working, if applicable
- Current health insurance details (carrier, group number, ID)
- List of current prescription medications (name, dosage, frequency)
- List of your current doctors and specialists
- Any VA, TRICARE, or employer coverage documentation
- Proof of U.S. citizenship or lawful residency

3. Understand Your Options

Original Medicare (Parts A + B)


- Part A: Hospital insurance (usually premium-free if you paid Medicare taxes 10+ years)
- Part B: Medical insurance (doctor visits, outpatient, preventive). Standard premium: check Medicare.gov for current year
- You choose any Medicare-accepting doctor nationwide
- Consider a Medigap (Supplement) plan to cover deductibles and copays
- You'll need a separate Part D plan for prescription drugs

Medicare Advantage (Part C)

- Bundles Parts A, B, and usually D into one plan
- Often includes dental, vision, hearing, and fitness benefits
- Uses a provider network (HMO, PPO, or PFFS)
- Compare: monthly premium, copays, max out-of-pocket, drug formulary
- Check that your doctors and preferred hospital are in-network

Medigap (Medicare Supplement)

- Covers costs Original Medicare doesn't (deductibles, coinsurance, copays)
- Plans are standardized by letter (A, B, D, G, K, L, M, N) — benefits are the same regardless of carrier
- Best time to buy: during your 6-month Medigap Open Enrollment (starts the month you're 65+ AND enrolled in Part B)
- During this window, carriers cannot deny you or charge more for pre-existing conditions

 **Pro tip:** The best Medigap rates are locked in during your Open Enrollment window. After that, carriers can medically underwrite you. Don't wait.

4. Compare Plans — What to Look At


- Monthly premium
- Annual deductible
- Maximum out-of-pocket limit
- Copays for doctor visits, specialists, and hospital stays
- Prescription drug coverage: Is your pharmacy in-network? Are your meds on the formulary?
- Star rating (1–5 stars, rated by CMS for quality)
- Extra benefits: dental, vision, hearing, telehealth, OTC allowance

5. Enrollment Day — Action Items

- Enroll in Part A and Part B via ssa.gov or your local Social Security office
- Choose: Original Medicare + Medigap + Part D, OR Medicare Advantage
- If choosing Medigap, apply during your 6-month guaranteed-issue window
- Set up your Medicare.gov account to manage benefits, find plans, and track claims
- Confirm your primary care doctor accepts your new coverage
- Set a calendar reminder for AEP (Oct 15 – Dec 7) to review your plan annually

6. After You Enroll

- Keep your Medicare card in a safe place (and take a photo for backup)
- Review your first Medicare Summary Notice (MSN) for accuracy
- Watch for your new plan's welcome materials and ID card
- Schedule your free "Welcome to Medicare" preventive visit within 12 months of enrollment
- Review your plan every year during AEP — plans change, and so do your needs

 **Need help?** Balcones Advisors offers free, no-obligation Medicare consultations. We'll walk through your options, compare plans, and help you enroll with confidence. Call or visit

