

 **Turning 65 Checklist**

What to do to get prepared for Medicare

As you prepare for to turn 65, we know you are bombarded with calls and mail. The process can seem complex.

We’re here to help guide you through the Medicare maze without the stress!

Please refer to this checklist as you move through the process.

***6 Months Before Turning 65***

* Call Patient’s Choice Benefits for a consultation. We provide a free, no obligation “Medicare 101” explanation to explain how Medicare works.
* Understand your enrollment options.
* If you are still working, or your spouse is, determine the costs of your current insurance coverage to compare plans.
* Learn how you current coverage, or your spouse’s coverage, works with Medicare.

***4 Months Before Turning 65***

* Meet with you Patient’s Choice Benefits advisor to compare plans and calculate costs. We represent most, if not all, plans in your area and can provide an unbiased overview. We work for YOU; not any specific insurance company.
* Premiums
* Deductibles
* Co-pays & Coinsurance
* Ask Questions!
* Will I have to stay in a network?
* Will my doctors accept my coverage?
* Will my plan cover me when I’m traveling?
* Will my prescriptions be covered? What will they cost?
* Are my medications on the drug list (formulary)?

***3 Months Before Turning 65***

* Apply for Extra Help with Prescription Drug Cost if you qualify. Your Patient’s Choice advisor can assist in this process by letting you know the income requirements and helping you apply online.
* Confirm receipt of your Medicare card. This will come automatically if you are already receiving Social Security benefits.
* If you are not yet receiving Social Security benefits, you will need to apply for Medicare at the Social Security office or online.
* Enroll in the plans that you and your Patient’s Choice Benefits advisor have determined to be most appropriate for your individual needs.

***1 Month Before Turning 65***

* Make sure you have received your healthcare cards.
* Apply for any additional subsidy for which you may qualify. We can help you with this process.
* Prepare to celebrate your 65th Birthday!!!

**Phone: 850-803-3900 email: md@patientschoicebenefits.com**