

So You're Going on Medicare?!?

Medicare Setup Checklist & Decision Map

Use this worksheet together during appointments to track progress, decisions, and next steps.



STEP 1: Activate Medicare Part B

Goal: Ensure Medicare Part B is active before choosing any plans.

☐ Determine how you qualify for Part B:

☐ Turning 65

☐ Leaving employer coverage

☐ Special Enrollment Period (SEP)

☐ Create or log in to your account:

SSA.gov account (Social Security):

☐ Go to www.ssa.gov

☐ Select “Create an Account” or “Sign In”

☐ Verify identity (email, phone, personal questions)

☐ Save username/password securely

Login.gov account (used by SSA):

- ☐ Go to www.login.gov
- ☐ Create an account with email & password
- ☐ Set up two-factor authentication (text, app, or security key)
- ☐ Use this login to access SSA and other federal services

☐ Confirm successful login access

☐ Apply for Medicare Part A & Part B

→ Google: “Sign

☐ If leaving employer coverage:

☐ Employer Form CMS-L564 completed

☐ Proof of credible coverage obtained

☐ Part B effective date confirmed: _____

☐ Medicare card received (or digital copy available)

☐ Late enrollment penalties reviewed (if applicable)

Notes / Questions:



STEP 2: Review Current Coverage & Choose Your Medicare Path

Before choosing a side, we review your current coverage so nothing is lost or overlooked.

Review Current Coverage

☐ Current monthly premium: _____

☐ Annual deductible: _____

☐ Maximum out-of-pocket: _____

☐ Doctors currently used: _____

☐ Prescriptions currently taken: _____

Choose Your Medicare Path (The Big Fork in the Road)

You must choose ONE path:

☐ Original Medicare (Part A + Part B)

☐ With a Medicare Supplement (Medigap)

☐ Medicare Advantage (Part C)

Key considerations discussed:

- ☐ Monthly budget
- ☐ Predictability of costs
- ☐ Travel needs
- ☐ Flexibility in choosing doctors
- ☐ Comfort with networks & referrals

Initial Preference: _____



STEP 3: Plan Selection Deep Dive

We now narrow down plans that fit your personal healthcare needs.

Providers & Facilities

- ☐ Primary doctor(s) confirmed in-network (if applicable)
- ☐ Specialists confirmed in-network (if applicable)
- ☐ Preferred hospitals confirmed

Prescriptions

- ☐ Medication list reviewed
- ☐ Preferred pharmacy confirmed
- ☐ Drug coverage & estimated costs reviewed

Budget & Coverage Fit

- ☐ Monthly premium reviewed
- ☐ Deductibles reviewed
- ☐ Copays / coinsurance reviewed
- ☐ Maximum out-of-pocket reviewed (if applicable)

Selected Plan Name(s):



STEP 4: Identify Coverage Gaps & Fill Them

What Medicare may NOT cover:

- ☐ Dental
- ☐ Vision
- ☐ Hearing
- ☐ Long-term care
- ☐ International travel
- ☐ High out-of-pocket exposure

Gap Strategy Chosen:

- ☐ Ancillary / additional insurance policies
- ☐ Self-insuring certain gaps
- ☐ Combination approach

Products discussed (if any):
