

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):
