# Medicare Readiness Checklist

Fill this out before you choose a plan. Bring it to your appointment or use it on your own - it is yours either way.

**The Right Insurance Agency**
**501-712-4235**
Free help - no pressure

**Start here:** You do not need to memorize Medicare. You just need your dates, your doctors, your medicines, and your budget in one place. Check each box as you go.

## YOUR 5 ENROLLMENT ACTIONS

1. **Write down your key dates** - your 65th birthday, when your job ends, and when your current insurance ends. They can be three different dates. ☐
2. **Ask how your work coverage works with Medicare** - can you delay Part B without a penalty? Does your drug coverage count for Part D? ☐
3. **List your doctors, hospitals, and pharmacies** - check they are covered before you choose, not after. ☐
4. **Write down your prescriptions, with dosages** - the dosage matters for finding the right drug plan. ☐
5. **Think about costs honestly** - what you can pay each month, and what you could afford if you had a major medical expense. ☐

## Dates and Deadlines

- ☐ My 65th birthday: _____
- ☐ My job ends: _____
- ☐ My current coverage ends: _____
- ☐ I know my sign-up window - 3 months before to 3 months after my birthday month
- ☐ I know missing a deadline can mean a penalty that lasts as long as I have the coverage

Still working? Coverage from a small employer may not protect you the same way. Ask before you wait.

## Doctors and Hospitals

- ☐ My main doctor: _____
- ☐ My specialists: _____
- ☐ My hospital: _____
- ☐ My pharmacy: _____
- ☐ I checked my doctors are covered by the plan I am considering

## Prescriptions and Dosages

- ☐ Medicine + dosage: _____
- ☐ Medicine + dosage: _____
- ☐ Medicine + dosage: _____
- ☐ Medicine + dosage: _____
- ☐ I checked what each medicine will cost on the plan

## Expected Costs

- ☐ 2027 Part B premium is $209.40 a month
- ☐ 2027 Part B deductible is $292 a year
- ☐ 2027 Part A hospital deductible is $1,776 per benefit period
- ☐ What I can pay each month: $ _____
- ☐ What I could afford for a major medical expense: $ _____
- ☐ I looked at total cost - not just the monthly premium
- ☐ I asked about help with costs - Medicare Savings Programs and Extra Help

## Questions to Ask Before You Enroll

- ☐ When does my coverage need to start?
- ☐ Which insurance pays first while I am still working?
- ☐ Does my current drug coverage count as creditable for Part D?
- ☐ Are my doctors and hospital in the plan network?
- ☐ What will I pay when I actually need care?
- ☐ Is there a yearly limit on what I could pay out of pocket?

My other questions:

_____

**Questions? Call Jim Rardin, The Right Insurance Agency - 501-712-4235** | Free consultation, no obligation.

Licensed in Arkansas, Oklahoma, Iowa, and Florida. This checklist is for education only and is not a complete list of Medicare rules or deadlines for every situation. Check your own dates and coverage before you decide.