

# Medicare Checklist

## 4-6 Months before you

**retire:** Confirm your eligibility for Medicare benefits (Contact Social Security or Railroad Benefits)

- ✓ Contact your HR department or current insurer to see what happens when you become Medicare eligible
- ✓ Learn about Medicare so you understand parts A,B,C (Advantage), D and Medigap
- ✓ **Attend a Medicare Class!**
- ✓ Compare costs of each part (premiums, deductibles, copays and coinsurance)
- ✓ Review enrollment dates
- ✓ Enroll on time to avoid penalties and delays in coverage
- ✓ Set a reminder on your calendar to enroll!

## 5-3 Months before:

- ✓ Enroll in Part A
- ✓ Enroll in Part B, if you are continuing to work, it may not be your best option to enroll at this time
- ✓ Confirm receipt of Medicare card.
- ✓ **Talk to a SHICK Counselor to get detailed information about plans.**
- ✓ Make your decision between part C (Advantage) OR Part D and a Medigap(Supplement) plan



## Questions to ask:

- Will I have to choose hospital and healthcare providers from a network?
- Will my doctors accept Medicare coverage? If not, are there doctors near me who will?
- Will I need referrals to visit a specialist?
- Will the plan cover me if I get sick while traveling in another state?
- What will my prescription drugs cost?
- Are my drugs on the plan's drug list (or formulary)?
- Does the plan include the pharmacies I currently use?
- Can I get my prescriptions through the mail?
- Does the plan have a good quality rating?

SHICK offers free, unbiased Medicare counseling and education related to all parts of Medicare.

# Annual Medicare Check-up

**October 15- December 7**

- Review your Part D or Medicare Advantage Plan coverage on Medicare.gov
- Make sure the plan you are enrolled in is saving you the most money and covers the prescription drugs you take.
- Coverage changes every year!
- There is **no penalty** to change your Part D or Advantage Plan every year to cover your needs.
- **Talk to a SHICK Counselor to get detailed information about which plans can save you the most money**

## Contact Information

Wyandotte County SHICK Program  
(913)573-8545

Area Agency on Aging (WY & LV)  
Kansas City (913) 573-8531

Social Security Administration  
(800) 772-1213  
[www.socialsecurity.gov](http://www.socialsecurity.gov)

Centers for Medicare & Medicaid  
Service (CMS)  
1(800) MEDICARE (633-4227)  
[www.medicare.gov](http://www.medicare.gov)

Kansas Department of Insurance  
(402) 471-2201  
[www.ksinsurance.org](http://www.ksinsurance.org)

K-State Research & Extension -  
Wyandotte County  
(913) 299-9300  
[www.wyandotte.k-state.edu](http://www.wyandotte.k-state.edu)