

Turning 65 Medicare Readiness Checklist

A plain-English worksheet to help you prepare for Medicare without feeling rushed, pressured, or overwhelmed.

Medicare can feel confusing because there are deadlines, different parts, plan choices, prescription coverage, and plenty of opinions floating around. This checklist is designed to help you organize the important pieces before you make decisions.

The goal is simple: help you know what to review, what questions to ask, and what steps may matter as you approach age 65.

Basic Information

Name: _____

Date of Birth: _____

Month Turning 65: _____

ZIP Code: _____

Preferred Phone: _____

Email: _____

Preferred Contact Method:

Phone Text Email In-person Video/Zoom

1. Where Are You in the Medicare Timeline?

Your timeline matters because certain Medicare decisions have enrollment windows. Waiting too long can create unnecessary stress, and in some cases, may create penalties or coverage gaps.

How far away are you from turning 65?

- More than 12 months away
- 9–12 months away
- 6–9 months away
- 3–6 months away
- Less than 3 months away
- Already 65 or older

Have you received Medicare-related mail yet?

- Yes No Not sure

Have you created or accessed your Social Security account online?

- Yes No Need help understanding this step

Notes:

2. Are You Still Working?

Your employment status can affect when and how you enroll in Medicare. This is especially important if you or your spouse have employer coverage.

At age 65, do you expect to be:

- Fully retired
- Still working full-time
- Still working part-time
- Covered under a spouse's employer plan
- Unsure

Will you have employer group health coverage at age 65?

- Yes No Not sure

If yes, is the coverage through your own employment or your spouse's employment?

- My employer Spouse's employer Other: _____

Do you know whether your employer coverage is considered creditable for Medicare purposes?

- Yes No Not sure

Important question to ask your employer/benefits department:

"Once I turn 65, how does this employer coverage coordinate with Medicare?"

Notes:

3. Understand the Basic Parts of Medicare

Medicare has several parts. They work differently, and the names can be confusing at first.

Original Medicare

Part A — Hospital Insurance

Helps cover inpatient hospital care, skilled nursing facility care, hospice, and some home health care.

Part B — Medical Insurance

Helps cover doctor visits, outpatient care, preventive services, medical equipment, and other medical services.

Additional Coverage Choices

Part D — Prescription Drug Coverage

Helps cover prescription medications. Part D is offered through private insurance companies approved by Medicare.

Medicare Supplement Insurance, also called Medigap

Works with Original Medicare and helps pay some of the out-of-pocket costs that Original Medicare does not pay, such as deductibles, coinsurance, and copayments.

Medicare Advantage, also called Part C

An alternative way to receive Medicare benefits through a private insurance company. These plans often include networks, copays, and additional benefits, but they work differently than Original Medicare with a Medicare Supplement.

Which of these have you heard of before?

Part A Part B Part D Medicare Supplement/Medigap Medicare Advantage

Which ones are still confusing?

4. Decide Whether You Want Original Medicare + Supplement or Medicare Advantage

This is one of the biggest Medicare decisions. It is not just about monthly premium. It is about how you want your coverage to work.

Original Medicare + Medicare Supplement may appeal to people who value:

- More flexibility to see Medicare-accepting providers
- Predictable medical costs
- Less concern about plan networks
- Coverage that travels well within the United States
- Separating medical coverage from prescription drug coverage

Medicare Advantage may appeal to people who value:

- Lower monthly premium options
- Built-in extras that may include dental, vision, hearing, or fitness benefits
- Having medical and often prescription coverage bundled together
- A managed-care structure with copays and provider networks

What matters most to you? Check all that apply:

- Keeping my current doctors
- Having predictable costs
- Keeping monthly premiums lower
- Prescription drug coverage
- Travel flexibility
- Dental, vision, or hearing benefits
- Avoiding surprise out-of-pocket costs
- Simple explanations before making decisions

Notes:

5. Review Your Doctors and Hospitals

Before choosing Medicare coverage, make a list of the doctors, clinics, hospitals, and specialists you prefer to use.

Provider / Facility	Type	City	Important to Keep?
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
—	—	—	
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
—	—	—	
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
—	—	—	
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
—	—	—	
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
—	—	—	

Questions to consider:

- Do I want to keep my current primary care doctor?
- Do I see any specialists?
- Do I use a preferred hospital system?
- Do I travel often or spend time in another state?
- Would a provider network bother me?

Notes:

6. Review Your Prescription Medications

Prescription coverage can vary significantly from plan to plan. A plan that works well for one person may not be the best fit for someone else.

List your current medications, dosage, and how often you take them.

Medication	Dosage	How Often?	Preferred Pharmacy
_____	_____	_____	_____
-	-		-
_____	_____	_____	_____
-	-		-
_____	_____	_____	_____
-	-		-
_____	_____	_____	_____
-	-		-
_____	_____	_____	_____
-	-		-
_____	_____	_____	_____
-	-		-

Do you use:

- Local pharmacy
- Mail-order pharmacy
- Specialty pharmacy
- GoodRx or discount programs
- Not sure

Preferred pharmacy: _____

Notes:

7. Think About Your Budget

Medicare decisions should fit real life. The lowest premium is not always the lowest total cost, and the highest premium is not automatically the best choice either.

Which budget concern matters most to you?

- Keeping monthly premiums low
- Reducing doctor/hospital out-of-pocket surprises
- Predictable costs
- Prescription costs
- Balancing premium and risk
- I am not sure yet

When reviewing Medicare options, ask:

- What is the monthly premium?
- What are the deductibles?
- What are the copays or coinsurance?
- Is there a maximum out-of-pocket limit?
- How are prescriptions covered?
- What happens if I need expensive care?
- What happens if I travel?

Notes:

8. Know What Medicare Does Not Fully Cover

Medicare is important coverage, but it does not cover everything. Planning ahead helps avoid surprises.

Common areas to review:

- Dental care
- Vision care
- Hearing aids
- Long-term care or custodial care
- Routine foot care, except in certain medical situations
- Prescription drugs, unless you have Part D or other drug coverage
- Medical care outside the United States, except limited situations
- Final expenses or life insurance needs

Which of these are concerns for you?

9. Consider Life Insurance and Final Expense Planning

Turning 65 is a good time to review more than Medicare. It can also be a practical time to look at whether your family would have enough money available for final expenses, debts, or other obligations.

This is not about being gloomy. It is about making sure the people you care about are not left scrambling later.

Do you currently have life insurance?

Yes No Not sure

If yes, what type?

- Term life
- Whole life
- Universal life
- Employer-provided life insurance
- Final expense policy
- Not sure

Have you reviewed your beneficiaries recently?

Yes No Not sure

Would your spouse or family know where to find policy information?

Yes No Not sure

Notes:

10. Review Household Insurance While You Are Updating Coverage

Major life transitions are a good time to review your full insurance picture. Medicare is one piece, but home, auto, life, and other coverage should still fit your current life and budget.

Coverage to review:

- Homeowners or renters insurance
- Auto insurance
- Umbrella liability coverage
- Life insurance
- Final expense coverage
- Dental, vision, or hearing coverage
- Cancer, hospital indemnity, or supplemental health coverage
- Pet insurance
- Disaster-related cash benefit coverage, if available in your area

Have you reviewed your home and auto coverage in the last 12 months?

- Yes No Not sure

Have your rates increased recently?

- Yes No Not sure

Notes:

11. Organize Key Documents

Having documents ready makes Medicare planning easier.

Gather or locate:

- Social Security card or account information
- Current health insurance card
- Employer benefits information, if still working
- Spouse's employer benefits information, if applicable
- List of doctors and specialists
- List of prescriptions and dosages
- Preferred pharmacy information
- Current life insurance policies
- Current home and auto policies
- Power of attorney or estate documents, if applicable
- Emergency contact information

Where are these documents stored?

12. Questions to Ask Before Choosing Medicare Coverage

Use these questions before choosing a plan or making changes.

- Do my doctors accept this coverage?
- Are my prescriptions covered?
- What pharmacy gives me the best pricing?
- What is my monthly premium?
- What could I pay out of pocket in a bad health year?
- Am I comfortable with networks and referrals?
- How does this coverage work when I travel?
- Is dental, vision, or hearing included or separate?
- Can I change later if my needs change?
- Are there enrollment windows or underwriting rules I should understand?
- What happens if I delay Part B?
- What happens if I delay prescription drug coverage?

My top three questions right now:

1. _____
2. _____
3. _____

13. Common Medicare Timing Mistakes to Avoid

- Waiting until the last minute to understand your options
- Assuming Medicare is automatic for everyone
- Assuming employer coverage and Medicare always coordinate the same way
- Forgetting about prescription drug coverage
- Choosing only based on premium
- Not checking doctors, hospitals, and prescriptions
- Confusing Medicare Supplement with Medicare Advantage
- Assuming your spouse is automatically covered when you enroll
- Ignoring life insurance, final expense, and household coverage during retirement planning

Notes:

14. Your Medicare Readiness Score

Check the items you feel confident about.

- I know when I turn 65 and when I should start preparing.
- I know whether I will still have employer coverage.
- I understand the basic difference between Part A, Part B, Part D, Medicare Supplement, and Medicare Advantage.
- I have a list of my doctors.
- I have a list of my prescriptions.
- I have thought about my monthly budget and out-of-pocket risk.
- I understand that Medicare does not cover everything.
- I have reviewed my life insurance or final expense needs.
- I have reviewed my home and auto coverage recently.
- I know who I can ask for help if I get stuck.

Score: _____ / 10

What your score may mean

8–10 checked: You are in good shape, but a final review may still help.

5–7 checked: You have a decent start, but there are important details to review.

0–4 checked: You are not behind, but now is a good time to get organized.

15. Next Step: Optional Medicare Timing Review

A short Medicare timing review can help you understand where you are in the process, what decisions may be coming up, and what questions deserve attention.

This does not have to be a sales appointment. Sometimes the first step is simply getting clear.

I would like help reviewing:

- Medicare timing
- Medicare Supplement options
- Medicare Advantage vs Medicare Supplement
- Prescription drug coverage
- Employer coverage coordination
- Life insurance or final expense
- Home and auto coverage
- I am not sure where to start

Preferred appointment type:

- Phone
- In-person
- Video/Zoom

Best days/times:

Final Thought

Medicare does not have to be rushed, but it should not be ignored either. A little preparation before age 65 can make the process much easier and help you avoid decisions made under pressure.

TCG Insurance Solutions

Paul Carrigan

Licensed Insurance Agent

Kansas • Missouri • Iowa • Nebraska • Ohio

Phone/Text: 913-837-0434

Website: www.tcgsolutions.us

Disclaimer: This checklist is for educational purposes only and is not a complete description of Medicare rules, benefits, or enrollment requirements. Plan availability, premiums, benefits, provider networks, prescription drug coverage, and enrollment rules may vary. Always review your specific situation before making coverage decisions.



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