



Senior Health Insurance Counseling for Kansas (SHICK)

Medicare Checklist

Age 65 or Disabled & Medicare Qualified

✓	When?	To Do:	Things to consider...
	4-6 months before your 65 th birthday month or eligibility date	Attend our free Welcome to Medicare presentation or watch/read our online version. Schedules, downloads and links at www.YourSRC.org or call 785-727-7872 for printed information.	No matter if you plan to retire or continue working, learning about Medicare to plan your future is a good thing to do!
	4-6 months before your 65 th birthday month or eligibility date	If you are unsure, confirm your eligibility for Medicare - Call Social Security Administration (SSA): 866-698-2561 <i>(Railroad retirees call the Railroad Retirement Board Toll Free: 877-772-5772)</i>	If you plan to continue working and using employer health coverage after age 65, ask your benefits administrator if your insurance is considered “creditable coverage.” If not, apply for Medicare.
	2-3 months prior to your 65 th birthday month or eligibility date	Apply for Medicare Parts A & B here: www.ssa.gov/benefits/medicare/ . Need help? Call the local Social Security office at 866-698-2561 M-F 9am – 4pm, or the national SSA at 800-772-1213.	Read up on supplements, coverage and options: https://bit.ly/KSInsShopGuide (More supplement information below)
	1-3 months prior to your 65 th birthday month or eligibility date.	When you receive your Medicare card, make an appointment with one of our SHICK counselors to review your best options and select your plans (Original Medicare or Medicare Advantage). Make an appointment at www.YourSRC.org or 785-727-7872. This program is supported by grants and donors and free to you. We do not sell anything.	You have 3 months before your 65 th birthday, your birthday month and 3 months after your birthday month to apply for Medicare. If you don't apply for Medicare and don't have insurance through a current employer you could be fined indefinitely, so let us help you make an informed decision.



Senior Health Insurance Counseling for Kansas (SHICK)

Facts about **Medicare Supplement** (Medigap) plans:

- Medicare Supplement insurance follows you to any provider or facility in the United States that you get Medicare-covered care
- Medicare Supplements are accepted wherever Medicare is accepted; Medicare Supplements cannot deny claims that Medicare approves
- Medicare decides if the claim is good; the only thing a Medicare Supplement does is pay the amount Medicare tells it to pay to the provider
- All Medicare Supplement insurance plans are regulated by the federal government and must adhere to all coverage guidelines
- No plan can proclaim to work better or pay better than another plan: All C Plans cover the same thing; all G Plans cover the same thing; all N Plans cover the same thing

Enter your age, zip code and smoking status to find and price supplement plans with this link: <https://bit.ly/KSMedSupp>

Your SHICK counselor will do this with you.

Medicare Part D Drug Plans

The easiest way to look into **Medicare Part D Drug Plan** information, is to make a MyMedicare account at [Medicare.gov](https://www.Medicare.gov) and add your prescriptions to the Medicare Planfinder. Your prescriptions determine the overall cost of a plan; Planfinder clarifies the most affordable plan for you. **Your SHICK counselor will do this with you.**