



Senior Health Insurance Counseling for Kansas (SHICK)

Medicare Ready Checklist

Over 65 years - Soon-To-Be Retired- New to Medicare Part B

✓	When?	To Do:	Things to consider...
	4-6 months before your retirement date	<p>Attend our free Welcome to Medicare presentation or see our online version. Schedules, downloads and links at www.YourSRC.org or call 785-727-7872 for printed information.</p>	<p>No matter your plans, learn about Medicare now to avoid costly surprises in the future. HSA? Stop contributions 6 months before retiring or expect tax penalties.</p>
	2-3 months prior to your retirement date	<p>If you do not have it, apply for Medicare Part B by contacting the Social Security Administration or applying online: https://www.ssa.gov/benefits/medicare/</p> <p>Need help with the application? Call the local Social Security office at (SSA): 866-698-2561 M-F 9am – 4pm, or the national SSA at 800-772-1213.</p> <p><i>(Railroad retirees call the Railroad Retirement Board Toll Free: 877-772-5772)</i></p>	<p>If you continued working and using employer health coverage after age 65, you will need your employer to provide proof that your insurance is “creditable coverage.” Ask your benefits administrator to fill out this form: https://bit.ly/MediCredCoverReg</p>
	1-2 months prior to your retirement date	<p>Once you have received confirmation that your Medicare Part B will start, make decisions about your Medicare Coverage.</p> <p>Study the information on your own or contact the SRC to make an appointment: www.YourSRC.org or 785-727-7872.</p> <p>Kansas Department of Insurance Medicare Supplement Shopper’s Guide is a great resource: https://bit.ly/KSInsShopGuide</p>	<p>Make a MyMedicare account on Medicare.gov to look at Part D Drug Plans and Medicare Advantage Plans: www.medicare.gov</p> <p>Look into specific Medicare Supplement Plans available to you based on age, sex, zip code and smoking status: https://bit.ly/KSMedSupp</p>



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.**