

**Celebrating Over 30 Years...**

**...and Supporting You for the Next 30**

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## **Life Event Planning Checklist: Medicare**

### 6 Months Before Turning 65

- Understand how the Medicare program is structured
  - Read about part A, B, and D
  - Read about Medicare Advantage (Part C)
  - Read about Medicare Supplement Insurance (Medigap)
- Learn how Medicare works with other insurance
  - Medicare eligibility goes beyond just turning 65 and being a U.S. citizen
    - Check your eligibility to find out what special circumstances may qualify you
  - Read about how Medicare coordinates with other insurance
- Understand the costs associated with Medicare's different parts
  - read about Part A and Part B costs
    - Determine if your, or your spouse's, work history qualifies you for premium-free Part A
  - If you have limited and resources, check to see if you qualify for help paying your health care costs
- Understand your enrollment options
  - Read about Part A and Part B enrollment
  - Determine whether you'll get Medicare automatically or need to sign up manually

### 4 Months Before Turning 65

- Check with your doctor and provider to see if they accept Medicare
- Understand your Medicare out of pocket health care costs:
  - Premiums
  - Deductibles
  - Copays and coinsurance
- Decide how you want to get you Medicare coverage
  - There are two main ways to get your Medicare coverage:
    - Original Medicare (Part A and Part B)
    - Through a Medicare Advantage Plan (Part C)
  - Determine which Medicare path fits your personal needs best
  - Compare available plans in your area

### 1-3 Months Before Turning 65

- Apply for Medicare with the Social Security Administration
- Make sure you have the following information ready:
  - Date and place of birth
  - Medicaid (if eligible) number and start/end dates
  - Current health insurance information
- Enroll in Medicare Part A during your Initial Enrollment Period
- Enroll in Medicare Part B, unless you are eligible for a Special Enrollment Period
- After you enroll in Parts A and B, you can join a Medicare (Part D) Prescription Drug Plan and/or a Medicare Supplement Insurance Plan