

# **MEDICARE MADE SIMPLE**

A Clear Enrollment and Coverage Checklist

Medicare can feel confusing. This guide breaks it into simple steps so you can make informed decisions without overwhelm.

## **SECTION 1 - Know Your Enrollment Window**

Initial Enrollment Period: 7 month window around your 65th birthday.

Special Enrollment Period: Available if covered by employer insurance.

Late Enrollment Penalties may apply if deadlines are missed.

Checklist: I know my enrollment window.

Checklist: I understand potential penalties.

## **SECTION 2 - Understanding the 4 Parts**

Part A - Hospital coverage.

Part B - Medical services and outpatient care.

Part C - Medicare Advantage bundled plans.

Part D - Prescription drug coverage.

Checklist: I understand which parts I need.

### **SECTION 3 - Original Medicare vs Medicare Advantage**

Original Medicare allows broader provider access and may be paired with Medigap.

Medicare Advantage plans bundle coverage but use provider networks.

Checklist: I understand network and cost differences.

## **SECTION 4 - What Medicare Does Not Cover**

Dental, vision, hearing, and long-term care are generally not covered.

Checklist: I have considered supplemental coverage if needed.

## **SECTION 5 - Annual Review Checklist**

Checklist: Compare total monthly premiums and out-of-pocket costs.

Checklist: Review drug coverage annually.

Checklist: Confirm doctors remain in network.

Checklist: Reassess coverage each year during open enrollment.