



# SHIP

State Health Insurance  
Assistance Program

## New to **MEDICARE** Checklist

### **Medicare at 65: Key Considerations**

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**Employer Insurance:** If you have active employer health insurance from your or your spouse's current employment, you may be able to delay enrolling in Medicare without penalty.

**Marketplace Plans:** If you have a Marketplace plan, you must enroll in Medicare unless you owe a Part A premium.

**HSA Contributions:** Stop contributions to a Health Savings Account six months before you enroll in Medicare to avoid a tax penalty.

**Medicare Enrollment:** If you get Social Security benefits, you will be automatically enrolled in Medicare. If not, you must apply at [SSA.gov](https://ssa.gov).

**You're not alone!** Contact WI SHIP, join a webinar, or attend an event!

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# 1-800-242-1060

# New to Medicare

When you sign up for Medicare A and B during your initial enrollment at 65 or a special enrollment after 65, coverage starts the first of the month you turn 65 or the month after you sign up.

Get your Medicare health coverage in one of two ways. Your costs will vary depending on your plan, coverage, and the services you use.

## Option 1

or

## Option 2

### Original Medicare

Part A + Part B  
(Hospital) (Medical)



### Secondary Insurance

Group Health Insurance  
Medicare Supplement  
Medicaid



### Rx Coverage

Part D  
Senior Care  
Creditable Coverage



### Medicare Advantage Part C

1. Hospitalization
2. Medical
3. RX (MA-PD)



Scan for more  
information



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