



SHIP

State Health Insurance
Assistance Program

New to **MEDICARE** Checklist

Medicare at 65: Key Considerations

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.

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

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)



**Medicare Advantage
Part C**

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



Secondary Insurance

Group Health Insurance
Medicare Supplement
Medicaid



Rx Coverage

Part D
Senior Care
Creditable Coverage



**Scan for more
information**



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