NBP NATIONAL BENEFIT PLANS
For Health, for Life, for Peace of Mind

# Your Medicare Preparation Checklist

### For people approaching Medicare and anyone helping them prepare

Use this worksheet to organize your information before making a coverage decision. Keep it for your own records. You do not need to send a completed copy to access the educational information or speak with NBP.

## Identify the coverage you have now

☐ Write down the name of your current coverage and who provides it.

☐ Identify whether coverage comes through current employment, a former employer, COBRA, an individual plan, or another source.

☐ If work or coverage will end, record the expected end date and ask what happens to any dependents.

Current coverage: _____

Expected change and date: _____

## Confirm the timing that applies to you

☐ Review any Medicare or Social Security enrollment notice you have received.

☐ Confirm whether you need to apply and the enrollment window that applies to your circumstances.

☐ Confirm the effective dates for the coverage being coordinated. If your birthday is on the first of a month, ask about the timing that applies.

☐ If you have employer coverage, ask the benefits administrator how it works with Medicare before delaying enrollment or ending coverage.

☐ If you contribute to an HSA, discuss contribution timing with the appropriate benefits and tax professionals before enrolling.

Question I need answered about timing: _____

_____

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## Make a private care list

☐ List your doctors, specialists, and hospitals.

☐ List each prescription, its dosage, and how often you take it.

☐ Record your preferred pharmacy and any regular care or travel needs.

☐ Keep detailed medication and medical information in your private records. Ask about a secure process if it needs to be shared.

## Compare the complete coverage arrangement

☐ Understand which route is being compared: Original Medicare with any additional coverage, or Medicare Advantage.

☐ Check current provider access and prescriptions for the exact coverage being considered.

☐ Compare all relevant premiums and likely costs when using care. Ask which expenses count toward any spending limit.

☐ Ask about Medigap enrollment rights and prescription coverage timing where relevant.

☐ Mark unanswered questions clearly. Verify them before relying on the comparison.

## Write down what matters most

My most important care or access priority: _____

_____

The cost question I want answered: _____

_____

A detail I still need to verify: _____

_____

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## Choose the next useful step

☐ Identify the official source, benefits administrator, or licensed insurance professional who can answer each remaining question.

☐ Record what was explained and any follow-up information needed.

Person or organization: _____

My next step: _____

When I will follow up: _____

## If you would like help through NBP

Use National Benefit Plans' agent directory to find a licensed insurance professional. Bring the questions you have identified. NBP can help you discuss available options from carriers it represents.

Find an NBP agent

For official Medicare information, visit Medicare.gov. Michigan DIFS also links to the state's SHIP counseling resource. For background sources and enrollment explanations, use the Turning 65 guide on nbplans.com.

This worksheet supports preparation and does not establish eligibility, guarantee coverage, or replace personalized guidance. NBP is an independent insurance agency and is not affiliated with Medicare or any government agency.