



FREE CHECKLIST

Medicare Enrollment Checklist

Everything you need to enroll correctly, avoid costly penalties, and choose the right coverage the first time.

Turning 65 Soon? Don't Miss a Step.

One Missed Deadline. A Lifetime of Penalties.

Medicare enrollment is not forgiving. Miss your Initial Enrollment Window and you'll pay a permanent 10% premium surcharge for every 12-month period you were late — for the rest of your life. Skip Part D drug coverage and you'll pay 1% more per month missed, permanently.

This checklist walks you through every step in the right order so you don't make any of these costly mistakes.

10%

Permanent Part B penalty
per year late

1%

Permanent Part D penalty
per month late

7

Months in your Initial
Enrollment Window

3 Months Before Your 65th Birthday



Confirm your Social Security enrollment status

If you're already collecting SS benefits, you're auto-enrolled in Parts A & B. If not, you must enroll manually at [SSA.gov](https://www.ssa.gov) or your local SS office.



Check your employer coverage "creditable" status

Ask HR in writing if your current coverage is creditable for Medicare. If your employer has fewer than 20 employees, you must enroll in Medicare now.



Schedule your free Medicare review with Rodney

Review all plan options in your zip code — Advantage vs. Supplement, Part D drug plans, and ancillary coverage. No cost, no obligation.



Gather your list of current medications

Part D plans vary significantly in which drugs they cover and at what tier (cost). Your medication list determines which plan saves you the most money.

Your Birthday Month

- Enroll in Medicare Part A (Hospital Insurance)**

Part A is free for most people (if you worked 40+ quarters). Enroll even if you have other coverage.

- Enroll in Medicare Part B (Medical Insurance)**

\$185/month standard premium in 2025. Required for most coverage types. Delaying has permanent penalty consequences.

- Select your Part C or Supplement plan**

Medicare Advantage (Part C) OR a Medigap Supplement — not both. Your choice based on health needs, budget, and preferred providers.

- Select your Part D Prescription Drug Plan**

Required unless your Advantage plan includes drug coverage. Compare plans using your medication list — costs vary by hundreds of dollars/year.

Every Year After (Annual Review)

- Review your Annual Notice of Change (arrives each September)**

Plan changes take effect January 1. Don't ignore this notice — premiums, drug formularies, and networks can change significantly.

- Complete your annual review with Rodney (Oct 15 – Dec 7)**

Free annual review ensures you're in the best plan for the coming year. Takes 20–30 minutes. Could save you hundreds per month.



Ready to Enroll with Confidence?

Schedule your free Medicare review with Rodney Denno. No pressure. No sales pitch. Just clear guidance on the right coverage for your situation.

 [Schedule Free Medicare Review](#)

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