



How to Prepare for Medicare Enrollment

Know when and where to enroll.

Medicare's Initial Enrollment Period begins three months before you turn 65 and lasts for seven months total. You can enroll in person at a Social Security office or online at

www.medicare.gov.



Choose your plan.

Medicare Parts A and B include coverage for Medicare-approved doctors, hospitals, and other services. Medicare Part C offers broader services like vision, dental and hearing coverage. Medicare Part D provides prescription drug coverage.

Select a Medigap policy.

Medigap policies are sold by private companies and help with Medicare doesn't, like co-payments, co-insurance, and deductibles. They may also cover medical expenses if you travel outside the U.S.

Learn what isn't covered and plan for out-of-pocket costs.

There are a number of tests, items, medications, and services that aren't covered by Medicare. Planning for these out-of-pocket expenses can help keep your retirement budget on track.

Establish an alternate point of contact.

In the event you aren't able to speak for yourself, you need to authorize a friend or family member to be able to talk to Medicare officials on your behalf. You can [choose who your health information can be shared with by filling out this form](#).

Schedule your first preventative visit.

During your first 12 months of Medicare, you're entitled to one free "Welcome to Medicare" preventative appointment with your doctor.

Create your medicare.gov account.

Once you have your Medicare number, sign up for your own Medicare account to ensure you can pay your premium online and have easy access to your Medicare card, health info, and claims.

Find durable medical equipment providers who work with Medicare patients at:

www.hmelocations.com