

FREE EDUCATIONAL GUIDE

Medicare Readiness Checklist

Use this checklist to organize the information and questions that can make a Medicare conversation more productive. It is designed for people approaching age 65, retiring after age 65, or reviewing existing Medicare coverage.

Know your timeline

- Write down your 65th birthday month and the date you expect employer coverage to end, if applicable.
- Confirm whether you or your spouse will still be actively employed and covered by a current employer plan.
- Ask the employer benefits office whether the coverage is considered creditable for Medicare Part B and Part D.
- Keep copies of notices showing when employer or union coverage begins and ends.
- Do not cancel existing coverage until you understand when replacement coverage will become effective.

Gather your health and prescription information

- List every prescription, dosage, frequency, and preferred pharmacy.
- List doctors, specialists, hospitals, and other providers you want to continue using.
- Note planned procedures, ongoing treatments, durable medical equipment, and travel needs.
- Bring your Medicare card, current insurance cards, and any recent plan notices.

Questions to discuss with April

- How do Original Medicare, Medicare Advantage, Medicare Supplement insurance, and Part D differ?
- Are my doctors, hospitals, prescriptions, and pharmacies covered under the options I am considering?
- What are the premiums, deductibles, copays, coinsurance, and maximum out-of-pocket limits?
- How would my coverage work while traveling or living in another area temporarily?
- Do I qualify for an enrollment period, financial assistance, or a Special Needs Plan?

Important

Plan benefits, provider networks, formularies, costs, and availability can change. Review the official plan documents before enrolling.

Ready for personal guidance?

Schedule a no-pressure conversation with April Warren at integrity-financial.org or call 865-293-6116.

This guide is for general educational purposes and is not a complete description of Medicare benefits or enrollment rules. We do not offer every plan available in your area. Contact [Medicare.gov](https://www.medicare.gov), 1-800-MEDICARE, or your local SHIP for information about all options. Not affiliated with or endorsed by any government agency.