

You're Turning 65 Checklist

What to do to get prepared for Medicare.

As you prepare to turn 65, we know you are bombarded with calls and mail. The process can seem complex!

We're here to help guide you through the Medicare Maze without the stress!

Please refer to this checklist as you move through the process.

6 Months Before Turning 65

- Call Norman Morris with Cornerstone for a consultation at 828-400-1829. Educate yourself about Medicare and how it works. Norman can provide a free, thorough, no obligation, Medicare Education.
- Understand your enrollment options.
- If you are still working, or if your spouse is, determine the costs of current insurance coverage so that you can compare with Medicare Plans.
- Learn how your current coverage, or your spouse's coverage, works with Medicare.

4 Months Before Turning 65

- Meet with your Norman to compare plans and calculate cost. Norman and Cornerstone represent most, if not all, plans in your area and can provide you an unbiased overview. We work for YOU, not for any specific insurance company.
 - Premiums
 - Deductibles
 - Co-pays & Coinsurance
- Ask questions!
 - Will I have to stay in a network?
 - Will my doctors accept my coverage?
 - Will my plan cover me when I'm traveling?
 - What will my prescriptions cost?
 - Are my medications on the drug list (formulary)?
- Make your decision.

3 Months Before Turning 65

- Apply for Extra Help with Prescription Drug Cost if you qualify. Norman can assist in this process by letting you know the income requirements and helping you to apply online.
- Confirm receipt of your Medicare Card. This will come automatically if you are already receiving Social Security Benefits.
- If you are not yet receiving Social Security Benefits you will need to apply for Medicare at the Social Security Office, or a Norman can help you apply online.
- Enroll in the plans that you and Norman have determined to be most appropriate for your individual circumstance.

1 Month Before Turning 65

- Make sure that you have received your healthcare cards.
- Apply for any additional subsidy for which you may qualify. Norman can help with this process.
- Prepare to celebrate your 65th Birthday!!!!