MEDICARE DECODER

The Turning-65 Checklist: one page, six moves.

Your enrollment window is 7 months: the 3 months before your birthday month, your birthday month, and the 3 after. Everything below hangs on that.

Your 7-month window (write your months in)

−3	−2	−1	Birthday	+1	+2	+3
_____	_____	_____	_____	_____	_____	_____

Enroll in the 3 months before your birthday month and coverage starts on the 1st of your birthday month, no gap. Born on the 1st? Everything shifts one month earlier.

- [ ] **1. Decide the employer question** — `4–6 mo before 65`
  Working with coverage from a 20+ employee company (you or spouse)? You can delay Part B penalty-free. Under 20 employees, COBRA, or retiree coverage? Enroll on time.

- [ ] **2. Stop HSA contributions in time** — `6 mo before`
  Medicare ends HSA eligibility, and Part A backdates up to 6 months. Contributing until the month before enrollment risks tax penalties.

- [ ] **3. Enroll in Parts A and B** — `3 mo before birthday`
  At ssa.gov/medicare, about 15 minutes online. Already taking Social Security? It happens automatically; watch the mail for your card.

- [ ] **4. Choose your path** — `2 mo before`
  Original Medicare + Medigap + Part D (any doctor, predictable costs, higher premium) or Medicare Advantage (lower premium, networks, copays). This is the big decision.

- [ ] **5. Buy your plans while protected** — `Part B start`
  Your 6-month Medigap window starts with Part B: guaranteed acceptance, no health questions. It never repeats. Add a Part D drug plan either way, even a cheap one.

- [ ] **6. Calendar the September ritual** — `Every September`
  Every fall, read your plan's Annual Notice of Change and re-shop during Oct 15–Dec 7. Twenty minutes a year keeps the deal honest.

$202.90	$283	$2,100	10%/yr
Part B premium per month, 2026	Part B annual deductible, 2026	Part D out-of-pocket drug cap, 2026	Part B late penalty, permanent

The three mistakes that can't be undone

COBRA doesn't count as employer coverage for delaying Part B. **The Medigap window never repeats**: after 6 months, most states allow health underwriting. **Late penalties are permanent**: 10% per year missed, every month, for life.

This is the one-page version. The **Turning-65 Decision Workbook** (24 pages, $24) calculates your exact dates, scores your path decision, and writes out the scripts for HR, brokers, and Social Security. Get it at **medicaredecoder.com/workbook**. Figures are official 2026 amounts from CMS. Educational, not insurance advice.