A MEDICARE DECODER WORKBOOK · 2026 EDITION

The Turning-65 Decision Workbook

Every date, worksheet, comparison table, and word-for-word script you need to get Medicare right the first time. Print it. Fill it in with a pen. Hand pages to your spouse.

Medicare Decoder
medicaredecoder.com

"This is the only workbook in the pile that actually affects you."

PART ONE · YOUR DATES

Your personal deadline calculator

Every Medicare deadline is anchored to one date. Write it once, derive everything.

My 65th birthday month: ______________________

Born on the 1st of a month? Medicare treats you as turning 65 the month before. Use that earlier month everywhere below.

DEADLINE	HOW TO CALCULATE	WRITE YOUR DATE
Initial Enrollment Period opens First day you can enroll	Birthday month minus 3 months	
Gap-free enrollment deadline Enroll by here and coverage starts the month you turn 65	Last day of the month before your birthday month	
Initial Enrollment Period closes	Birthday month plus 3 months, last day	
Medigap window opens Guaranteed acceptance, no health questions	The day your Part B starts	
Medigap window closes forever	Part B start plus 6 months	
First Annual Notice of Change arrives	September after enrollment	

The penalty clock, so it stays theoretical: miss the window with no qualifying employer coverage, and Part B costs 10% more for every 12 months late, permanently. Drug coverage: 1% of the national base premium ($38.99 in 2026) per month missed, permanently. On-time is the only free option.

PART FIVE · SCRIPTS

The broker conversation card

Bring this to any agent call. Good brokers answer these happily; evasion on any of them is your cue to find another broker.

"Which insurance companies can you quote, and which can't you?"

Every agent has a panel. You're learning what's invisible to them.

"What do you earn on each of the options you're showing me?"

Advantage typically pays agents more over time than Medigap. The reaction to the question is the answer.

"Show me Plan G and Plan N from at least three insurers, with each one's rating method and three-year rate history."

"Is this doctor in-network for this specific plan, not the company, for next year? Can you show me?"

"Walk me through what happens if I want to switch back to Medigap in five years."

The honest answer includes the word "underwriting." If it doesn't, end the call.

Red flags, any one of which ends the meeting: premium-only comparisons · "everyone's choosing this one" · urgency that isn't on your page-3 calendar · won't put plan names in writing · dodges the commission question twice.