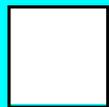


STEP BY STEP GUIDE FOR SIGNING UP FOR MEDICARE



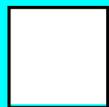
When you turn 65, you normally need to make a decision about signing up for Medicare, but it can be a little complicated because if you are still working and have “creditable coverage”, you actually don’t have to sign up for Medicare!

You can also sign up for Medicare if you have been on Social Security Disability for 2 years. If you are in this category, then skip to step #6.



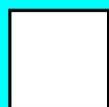
1. DETERMINE WHETHER YOU MUST SIGN UP FOR MEDICARE RIGHT AWAY

Ask your HR Department (or your spouse's HR Department) if your medical insurance is “creditable” and whether it is primary or secondary to Medicare. If it's not creditable or if it's secondary to Medicare, you'll need to enroll in Medicare. Here is more information: <https://medicarequick.com/do-you-have-to-sign-up-for-medicare/>



2. EVEN IF YOU AREN'T REQUIRED TO SIGN UP FOR MEDICARE, YOU STILL MIGHT WANT TO SIGN UP FOR MEDICARE

The article referenced above (<https://medicarequick.com/do-you-have-to-sign-up-for-medicare/>) also discusses how to determine if you WANT to sign up for Medicare, even if you don't have to.



3. IF YOU AREN'T SIGNING UP FOR MEDICARE, PUT THIS CHEAT SHEET AWAY UNTIL IT'S TIME FOR YOU TO SIGN UP



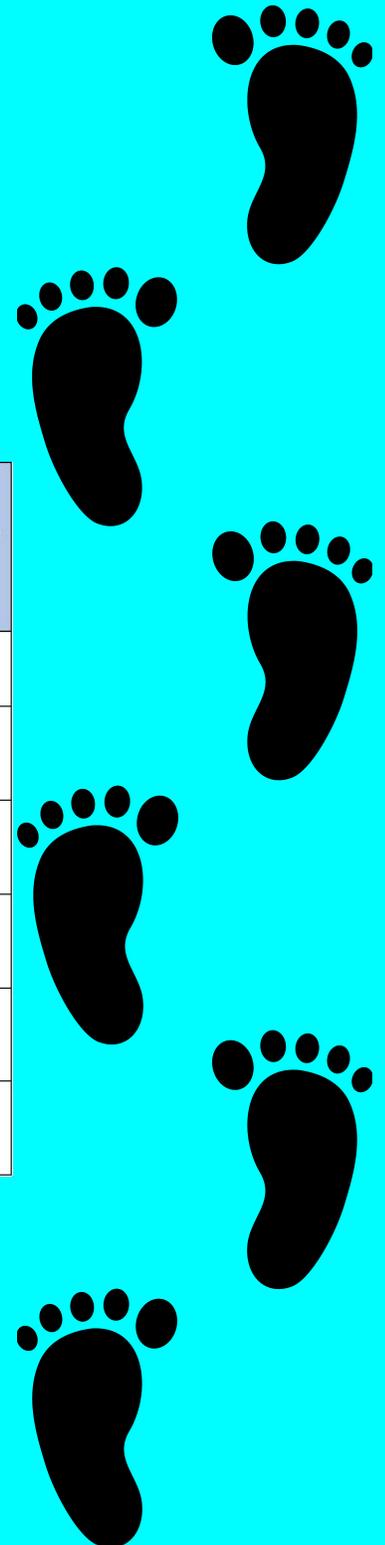
4. LEARN WHAT MEDICARE PARTS A AND B COVER, AND WHAT YOUR POTENTIAL COSTS COULD BE

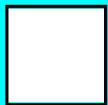
Watch the free video, Making Medicare Decisions, in our class site, <https://MedicareQuick.com/Class>



5. VIEW THE CHART BELOW TO DETERMINE WHETHER YOU MUST PAY EXTRA FOR YOUR PART B AND PART D INSURANCE DUE TO IRMAA

If your yearly income in 2019 (for what you pay in 2021) was			You pay each month in 2021 for Part B	You pay each month in 2021 for Part D
File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return		
\$88,000 or less	\$176,000 or less	\$88,000 or less	\$148.50	Your plan premium
above \$88,000 up to \$111,000	above \$176,000 up to \$222,000	Not applicable	\$207.90	\$12.30 + your plan premium
above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	Not applicable	\$297.00	\$31.80 + your plan premium
above \$138,000 up to \$165,000	above \$276,000 up to \$330,000	Not applicable	\$368.10	\$51.20 + your plan premium
above \$165,000 and less than \$500,000	above \$330,000 and less than \$750,000	above \$88,000 and less than \$412,000	\$475.20	\$70.70 + your plan premium
\$500,000 or above	\$750,000 and above	\$412,000 and above	\$504.90	\$77.10 + your plan premium





6. DETERMINE YOUR METHOD TO ENROLL IN MEDICARE, AND THEN DO IT

There are three ways to enroll:

- a. You can either go in person to the Social Security office (be sure to make an appointment if you do it this way)
- b. You can call 800-772-1213
- c. You can go to: <https://www.ssa.gov/benefits/medicare/>



7. SIGN UP TO PAY FOR MEDICARE PART B:

If you are receiving Social Security Benefits, you can skip this step because your Part B premiums will be automatically withheld. (just mark it done!)

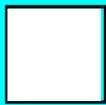
Although Part A is free for most people, you'll have to pay for Part B (how much you'll pay is based on your income, and you determined that in step 4). The easiest way to pay for Part B is through Medicare's Easy Pay (But it's a little-known secret.) Most people write a check on a quarterly basis.

If you don't sign up for Easy Pay, you'll have to write a check every quarter. You could miss your quarterly payment. If this happens, you could wind up losing your Medicare insurance.

Learn how to sign up for easy pay at <https://www.medicare.gov/your-medicare-costs/ways-to-pay-part-a-part-b-premiums/medicare-easy-pay>

Then mark this step as DONE!





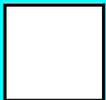
8. THIS NEXT STEP IS VERY IMPORTANT: DETERMINE WHICH TYPE OF MEDICARE PLAN YOU WANT

Do you want Medicare Advantage or Medicare with a Medigap Plan? You should have already watched our free video that explains the difference, but if you've forgotten, watch it again at MedicareQuick.com/Class. Select the 20-minute video called "Making Medicare Decisions". Then decide which type suits your needs. Call us if you need help deciding.



9. CREATE AN ACCOUNT ON MEDICARE.GOV

This is a separate account from your Social Security account, and will help you or your broker pick a drug plan. Find the instructions on how to create this at <https://MedicareQuick.com/Drug>



10. ONCE YOU'VE DETERMINED WHICH TYPE OF INSURANCE IS RIGHT FOR YOU, SELECT A MEDICARE INSURANCE BROKER TO HELP YOU NARROW DOWN WHICH PLAN

An insurance broker who specializes in Medicare Health Insurance can save you a lot of time. You can do your research online, but brokers don't charge extra to do this work for you. Find a good one and you'll save hours of work.

TIPS:

- Check your broker's reviews. Many brokers sell you a plan and then you never hear from them again.
- Consider using us as your broker. We'd love to work with you! And we are licensed in many states.
- Call us at 866-445-6683 or book an appointment <https://medicarequick.com/schedule>. You can check all of our YELP reviews at <https://medicarequick.com/YELP> (Keep in mind only CA clients can review us.)



- We have great reviews and work diligently to get the right plan for our clients.
- We also WANT our clients to call or email us first with any questions or issues, so you don't have to deal with long hold times or talking to a different call center representative each time you need something.
- Be careful about letting a telemarketer or even a "walkmarketer" enroll you in a plan. A "walkmarketer" is like a telemarketer but instead of calling, they knock on your door. They might leave a flyer on your door or actually knock on your door when you are home.
- A doctor won't knock on your door asking you to choose him or her as a primary care physician, so why would you purchase Medicare from someone who knocks on your door?
- Additionally, people who do knock on your door or cold-call you on the phone CANNOT assist you with your drug plan or an MAPD plan, because "walkmarketing" and telemarketing is prohibited by these types of Medicare plans.



11. IF YOU OPTED FOR A MEDIGAP PLAN, YOU'LL ALSO NEED A PRESCRIPTION DRUG PLAN (PDP)

Understand how PDP plans work because they are different from plans for people under the age of 65. Get our free videos at <https://MedicareQuick.com/Class> and watch the "Drug Plan Primer" video along with the "How to Find the Cheapest Drug Plan" video.



12. REVIEW YOUR PLAN ANNUALLY

This is especially true for drug plans and MAPD plans.



FOR HELP CALL US AT 866-445-6683

