

Checklist for New Medicare Beneficiaries

SHIIP
IOWA'S MEDICARE RESOURCE

1-800-351-4664
www.shiip.iowa.gov

☐ Enroll in Medicare Part A and Part B

- ✓ "I am already receiving Social Security benefits." You will be automatically enrolled in Medicare Part A and Part B and receive your Medicare card 3 months before your 65th birthday.
- ✓ "I am turning 65 and I am not receiving Social Security benefits." You need to contact Social Security to enroll in Medicare. You have 3 months before your birthday, your birthday month, and three months after to enroll.
- ✓ "I or my spouse will continue to work and have employer health coverage through the worker's employer." Contact SHIIP at 1-800-351-4664 about the options and consequences of enrolling in Medicare Part A and Part B
- ✓ "I am under 65 and have been on Social Security disability for 24 months." You will automatically be enrolled in Medicare Part A and Part B. Individuals with End-Stage Renal Disease or ALS are automatically eligible for Medicare.
- ✓ "I am currently enrolled in a Marketplace plan." Your Marketplace plan will not coordinate with Medicare and you will lose any premium tax credits and reduced cost sharing when you enroll in Medicare. To cancel your plan call 1-800-318-2596.

☐ Decide How I Want to Get My Medicare Coverage

- ✓ Traditional Medicare *
- ✓ Medicare Advantage plan**
- ✓ Medicare Cost plan**

Traditional Medicare

☐ I will choose a Medicare Supplement to help cover costs not paid by Medicare.

☐ My employer or retiree coverage will supplement my Medicare benefits.

**Medicare Advantage Plan and Cost Plans

☐ I choose a Medicare Advantage Plan **with** Part D drug coverage included.

- ✓The plan is available in my county.
- ✓I have contacted my doctors and hospital to find out if they will accept the plan.
- ✓Run a comparison to determine which plan will provide the best coverage for my prescriptions.
- ✓If you enroll in a Medicare Advantage plan you do not need a Medicare supplement. (It will not pay benefits.)

☐ "I choose a Medicare Advantage or Medicare Cost Plan **without** drug coverage."

✓The plan is available in my county.
✓I have contacted my doctors and hospital to find out if they will accept the plan.
✓I understand the co-pays and out-of-pocket maximum
✓I have creditable coverage for my drugs.
✓Cost Plans offered in Iowa do not include drug coverage. To receive this benefit, you will also need to enroll in a Medicare Part D drug plan.

☐ Enroll in Medicare Part D

Enrolling in Medicare Part A or B triggers eligibility for Medicare Part D.

☐ I want to enroll in a Medicare Part D drug plan

☐ I have creditable employer drug coverage (creditable means "as good as Medicare's drug coverage") and I do not need to enroll in Part D. (You could lose some or all of your employer benefits if you enroll in Part D. Check with your benefits office before you enroll.)

☐ I have a Medicare Advantage Plan with drug coverage.

☐ I have VA benefits and I may or may not want to enroll in a Part D plan

☐ Compare plans on www.Medicare.gov

If you have limited income and resources you may be eligible for these programs: (Incomes listed are based on 2026 federal poverty levels)

☐ **Apply for Extra Help for Medicare Part D drug costs**

✓ You must have a monthly income below $2,015 if you are single, or $2,725 if you are married, AND resources below $18,090 (single) or $36,100 (married). Your income can be higher for families of more than two.

☐ **Apply for a Medicare Savings Program to help with your Medicare premium and deductible co-pay (Income and Resources listed are effective April 1, 2026.)**

✓ You must have a monthly income below $1,816 if you are single, or $2,455 if you are married, AND resources are below $9,950 (single) or $14,910 (married).

☐ Create a Medicare account on Medicare.gov

✓ What can you do with your account? You can see your claims faster, as well as save and track your prescription drugs and preventive services.

This project is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of financial assistance awards with $1,812,739 and 85 percent funded by ACL/ HHS and $277,406 and 15 percent funded by non-federal government source(s). The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/ HHS, or the U.S. Government.