

10 things to do before you enroll in a Medicare plan

1. Review your current health plan

What kind of coverage do you have now? Will your health needs change once you turn 65? Will you travel and need extra coverage? Questions like these can help you decide what you'll need covered under your Medicare plan.

2. Get to know Medicare Star Ratings

Each year, the Centers for Medicare and Medicaid Services (CMS) measures health plans in a number of areas. The scale ranges from one to five stars, with five being the top score a plan can get.

3. Browse Medicare and health insurance websites

Not all Medicare plans are the same. By visiting health insurance websites, you'll get a sense of company values, the extra perks they offer and their Medicare Star Ratings.

4. Learn about your options at Medicare informational meetings

Most health insurance companies that offer Medicare plans host informational meetings around your city (and online). A Medicare expert can walk you through your options and answer questions.

5. Keep track of your medicines

Take a quick inventory of the meds you're on and talk with your doctor to see if there are any others you'll likely need after age 65. This will help you look for plans with the right prescription drug coverage.

6. Ask your doctor(s) if they accept Medicare

If you're hoping to keep your doctor after you transition to Medicare, make sure they see patients with Medicare. Some don't. Contact the insurance company you're thinking of buying from and ask if that doctor takes the plan, or contact the doctor's office directly.

7. Take time to learn the parts of Medicare

Having a solid grasp of the parts of Medicare will help you understand your plan options and what kind of coverage you'll need later. You'll also be able to ask the right questions when it's time to talk to a Medicare sales rep or insurance broker.

8. Get up to speed on the Medicare enrollment periods

Understanding when and how to apply for Medicare is just as important as understanding the details of Medicare coverage. There are several key Medicare enrollment periods. Spend some time learning them so you will be ready for your enrollment day.

9. Check your eligibility for Medicare benefits

Medicare.gov provides an easy-to-use tool where you can find out when you're eligible for Medicare and when your Initial Enrollment Period begins. You can find it at [medicare.gov/eligibilitypremiumcalc](https://www.medicare.gov/eligibilitypremiumcalc). All you have to do is provide your birthdate and some basic work history. If you're approaching 65, now is a great time to learn these key dates to help guide your Medicare planning.

10. Enroll in Medicare Parts A and/or B (Original Medicare)

Before you can sign up for a private Medicare plan, you first need to enroll in Original Medicare. If you're receiving Social Security benefits, you should get your Medicare card in the mail from the Social Security Administration (SSA) three months before you turn 65.