BOO INSURANCE SERVICES · UTAH

Turning 65 in Utah: Medicare Checklist

A one-page printable checklist for your 7-month Initial Enrollment Period. No email needed.

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Your Initial Enrollment Period is **7 months**: the 3 months before your 65th birthday month, that month, and the 3 months after. Sign up in the first 3 months and Part B starts the month you turn 65. Born on the 1st? Your window starts one month earlier. *Sources: Medicare.gov; SSA.*

~6 months before — Get oriented

- ☐ Write your 65th birthday month and your 7-month window (use **booinsuranceservices.com/medicare-enrollment-dates-utah/**).
- ☐ Still working, or on a spouse's job plan? Note employer size (20+ vs fewer than 20) and ask HR if drug coverage is **creditable**.
- ☐ Have an HSA? No contributions for any month you have Medicare. Part A after 65 can be backdated up to 6 months (not before you turn 65). If delaying Medicare, stop HSA contributions 6 months before applying for Part A or Social Security (IRS Pub. 969; general information, not tax advice).
- ☐ Create or sign in to your my Social Security account at ssa.gov.

3 months before — Window opens

- ☐ Getting Social Security or RRB benefits at least 4 months before 65? You're enrolled in Part A and Part B automatically; your card arrives about 3 months before coverage starts.
- ☐ Not getting benefits yet? Apply with Social Security: online at ssa.gov, call **1-800-772-1213** (TTY **1-800-325-0778**), or a local office.
- ☐ Aim to sign up in these 3 months so Part B starts the month you turn 65.
- ☐ List your doctors, pharmacies, and prescriptions to check against plan networks and formularies.

Birthday month — Coverage starts

- ☐ Part A usually starts the month you turn 65 (most people pay no Part A premium).
- ☐ Part B starts this month if you signed up in the 3 months before.
- ☐ Your 6-month Medigap Open Enrollment Period starts the first month you're 65 or older and have Part B.

1–3 months after — Finish the window

- ☐ You can still sign up in these months; Part B then starts the month after you sign up.
- ☐ Confirm Part D or other creditable drug coverage so you don't go 63 or more days without it.
- ☐ During Medigap Open Enrollment, a company can't turn you down or charge more for health (may wait up to 6 months for a pre-existing condition).

Still working at 65?

- ☐ **20 or more employees:** the job plan usually pays first; you can often delay Part B without a late penalty.
- ☐ **Fewer than 20:** Medicare usually pays first — plan to sign up for Part A and Part B in your window.
- ☐ COBRA, retiree, and Marketplace coverage do **not** count as coverage from a current job.
- ☐ When the job or coverage ends: 8-month Special Enrollment Period for Part B (CMS-40B + CMS-L564).

Two paths (neither is for everyone)

Path 1
Original Medicare (A+B) + Medigap + Part D. Most Medigap policies: any U.S. doctor/hospital that takes Medicare.

Path 2
Medicare Advantage (Part C). Private plan for A+B services; most include drugs. Many use a network and service area.

Late penalties — how to stay clear

- ☐ **Part B:** 10% of the standard Part B premium for each full 12 months you could have had Part B but didn't (usually as long as you have Part B).
- ☐ **Part D:** 1% of the national base beneficiary premium per full month without Part D or other creditable drug coverage after a 63+ day gap. Extra Help: no Part D penalty.
- ☐ Sign up in your window, or use a job-based Special Enrollment Period; keep creditable drug coverage or join a drug plan.

What to have ready · How to apply

- ☐ Social Security number, place of birth, start/end dates of any current group health plan (and any since you turned 65).
- ☐ Apply: ssa.gov · 1-800-772-1213 · TTY 1-800-325-0778 · local Social Security office.
- ☐ After you have A and B: check doctors, pharmacies, and each drug's formulary tier and rules.

Questions? Call our team — 801-255-5341 · Mon–Fri 9am–5pm MT · TTY 711
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Sources: Medicare.gov (When does Medicare coverage start?; Avoid late enrollment penalties; Your Medicare coverage choices; When can I buy Medigap?; Working past 65; Who pays first?); SSA (Sign up for Medicare); CMS (CMS-40B, CMS-L564); IRS Publication 969. Figures and rules as published by CMS, Medicare.gov, or SSA; amounts can change each year. Educational only — not tax, legal, or personalized plan advice.

Serving Utah residents. We do not offer every plan available in your area. Currently we represent 9 organizations which offer 58 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.