

Medicare Enrollment Checklist- Call Jerry Molina to begin the process: 956-342-9469

What Is Medicare?

Medicare is a federal health insurance program for individuals aged 65+ and certain younger people with disabilities. It covers hospital stays, doctor visits, preventive services, and prescriptions. Costs may include premiums, deductibles, and copays.

Important Enrollment Dates

- **Initial Enrollment Period (IEP):** 7 months around your 65th birthday (3 months before, birthday month, 3 months after) (RECOMMENDED 3 MONTHS BEFORE 65TH BIRTHDAY)
 - **General Enrollment Period:** Jan 1 – Mar 31 (if you missed IEP)
 - **Annual Enrollment Period:** Oct 15 – Dec 7 (review or change plans) (**AEP**)
 - **Medicare Advantage Open Enrollment Period:** Jan 1 – Mar 31 (**OEP**)
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Medicare Coverage Overview

Part	Covers	Costs & Notes
Part A	Hospital stays, skilled nursing, hospice	Usually no premium if you or spouse worked 10+ years; deductible per benefit period
Part B	Doctor visits, outpatient care, preventive services	Monthly premium; annual deductible; 20% coinsurance after deductible
Part C (Medicare Advantage)	Combines Parts A & B; may include Part D	Varies by plan; copays may apply; may include dental, vision, hearing
Part D	Prescription drugs	Monthly premium, annual deductible, copays/coinsurance
Medicare Supplement	Covers costs not covered by Original Medicare	Separate monthly premium; available with Original Medicare only

Enrollment Checklist

- ☐ **Call Jerry Molina to begin the process: 956-342-9469**
 - ☐ Confirm Social Security or Railroad Retirement status
 - ☐ Review current health coverage
 - ☐ Compare Original Medicare vs. Medicare Advantage
 - ☐ Evaluate Prescription Drug (Part D) plans
 - ☐ Consider Medicare Supplement if using Original Medicare
 - ☐ Create a MyMedicare.gov account
 - ☐ Keep copies of all confirmations
 - ☐ Review coverage annually during Open Enrollment
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