

Turning 65 in Tennessee — Medicare Checklist

Plain-English planning list. Confirm dates on Medicare.gov. Not affiliated with or endorsed by the U.S. government or the federal Medicare program.

About 6 months before you turn 65

- Create or sign in to your Social Security account (ssa.gov). Many people enroll in Part A and Part B there.
- List your doctors, hospitals, and prescriptions.
- If you have employer or union coverage (yours or a spouse's), ask whether it stays primary after 65 and whether drug coverage is creditable for Part D.
- Veterans: review how VA care and TRICARE For Life work with Medicare.

When your Initial Enrollment Period (IEP) opens

- IEP is generally a 7-month window: 3 months before your birthday month, your birthday month, and 3 months after. If your birthday is on the 1st, the window starts one month earlier.
- Sign up in the first 3 months of your IEP for the earliest coverage start (usually the first of your birthday month; first-of-month birthdays start the month before).
- Decide on Part B. Delaying without qualifying coverage can mean a late penalty (typically 10% for each full 12-month period) and a gap in coverage.
- If you want Medigap later, your best guaranteed-issue window usually starts when you are 65 and enrolled in Part B (6 months).

Coverage path — stay neutral and compare

- Original Medicare + Medigap: broad provider access and predictable cost-sharing with a supplement; separate Part D for drugs; Medigap/Part D premiums apply.
- Medicare Advantage: often \$0-premium options, an annual out-of-pocket maximum, extras such as dental/vision/hearing, and drug coverage often included; usually uses a network.
- Compare doctors, drugs, total yearly cost, and travel needs — not premium alone.

Still working?

- Ask HR about the 20-employee rule and whether you can delay Part B without a penalty.
- Special Enrollment Period: often available while you have group coverage based on current employment, and for 8 months after employment or coverage ends (whichever first). Retiree coverage and COBRA usually do not work the same way.

Official sources

medicare.gov — sign-up periods, coverage start dates, penalties · ssa.gov — enroll · 1-800-MEDICARE

Renee Huckaby, licensed insurance agent · Licensed in Tennessee and other states · NPN 20165711

Call or text **931-321-1411** · Email renee@turning65tn.com

Optional help — you can also enroll yourself at Medicare.gov or SSA.gov.

CMS disclaimer: We do not offer every plan available in your area. Currently we represent 4 organizations which offer products in your area (counts vary by Tennessee county; ask for your county's number). Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

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