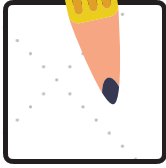




# 7 easy steps

## Planning for Medicare



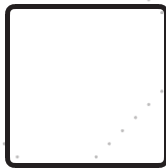
### Take a look at your current health insurance plan

What kind of coverage do you have now? Will your health needs change once you turn 65? Knowing what health care services you use the most will help you decide what benefits you'll need covered under your Medicare plan.



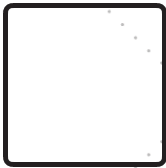
### Browse Medicare and health insurance websites

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.



### 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 highest. Think of these ratings as a way to tell which plans are doing a bang-up job.



### Go to a community meeting

Most health insurance companies that offer Medicare plans host informational meetings in the areas where their plans are available. It's a great place to learn more about Medicare and get one-on-one time with a trusted resource.



### Keep track of your medicines

Take a quick inventory of the meds you're on, even if it's one or two. And, talk with your doctor to see if there are medicines you may be likely to need after 65. This will help you look for plans with the right amount of prescription drug coverage.



### Ask your docs if they accept Medicare

Some doctors choose not to take Medicare as insurance. If you're hoping to keep your doctor after you transition to Medicare, make sure he or she sees patients with Medicare.



### Enroll in Medicare Parts A and/or B

Before you can sign up for a private Medicare plan, you first need to enroll in Original Medicare. If you're receiving Social Security or Railroad Retirement Board benefits, you should get your Medicare card in the mail from the Social Security Administration (SSA) three months before you turn 65. If you don't see it, give them a call at 800-772-1213.