

Here's your step-by-step checklist for working past 65 & Medicare.

If you plan on or are already working past 65 but are unsure about Medicare, this checklist is for you. If you have questions or want to begin your transition to Medicare, call **401-447-9227** to speak with a local advisor.

○ **First, understand your Medicare enrollment period.**

We created a free [eligibility tool](#) just for you. This is a great place to start! If you find yourself in this window or beyond it, you are officially eligible to enroll in Medicare. Eligibility is different if you have a [qualifying disability](#).



Enrollment requirements and deadlines can get tricky, so even if you're unsure about starting Medicare during this time frame, [contact our team](#) now to make sure you're meeting deadlines and avoiding coverage gaps or potential penalties and fees.

There are three enrollment periods depending on your situation: the Initial Enrollment Period (shown above), Annual Enrollment Period, and Special Enrollment Period. You can [learn more about them here](#). Depending on which enrollment period you fall into will determine when to officially sign up for Medicare.

○ **Commonly asked questions.**

Do I need to sign up for Medicare at 65?

If you are turning 65 and work at an organization with fewer than 20 employees, you will need to enroll in Medicare once you become eligible at age 65 since Medicare will pay primary and your employer plan will pay as your secondary coverage. If you do not take your Medicare A and B, you will be responsible for what Medicare would have paid, which can add up quickly. [Learn more about penalties here](#). However, if you work for a larger organization, you can choose between Medicare and your employer's group health insurance. Either way, you can have the option to enroll in Medicare without retiring.

Do I have to retire to go onto Medicare?

Retirement is NOT a requirement! You can enroll in Medicare and continue working full or part time. You are allowed to sign up for Part A and B while working, regardless of the size of your employer. [Learn more here](#).

Should I stay on my employer coverage, or should I switch to Medicare?

Comparing your current plan to Medicare can save you thousands of dollars! Medicare is often less expensive and often provides more benefits. If you have a high-premium or high-deductible plan through your employer (or your spouse's employer), switching to Medicare may be more cost-effective. Many Medicare plans offer first dollar coverage, meaning you can pay little or nothing out of pocket for health care visits. Many Medicare plans offer \$0 premiums and low to \$0 deductibles and often more benefits. [Learn more here](#). Want to compare your coverage in just a few clicks? [Click here](#).

○ **Second, schedule a 5-minute phone assessment.**

Gain Medicare clarity in 5-10 minutes! In this brief phone call, we'll collect key pieces of information that will help us research your coverage options and help answer any questions you may have.

○ **Third, receive a customized Medicare plan recommendation and enroll.**

Depending on your situation, we will schedule you to speak one-on-one with a benefit advisor who can help you enroll in the right Medicare plan at the right time. Our team takes care of all the difficult tasks for you. We conduct research on your behalf to find coverage options that include your preferred doctors, prescriptions, and benefits that align with your needs and budget. Additionally, we help you through the *entire enrollment process* from start to finish. And all of this is at no cost to you!

We're here to help!

If you're ready to begin your transition to Medicare or ever have questions, call **401-206-4446** [call](#) to speak with a local advisor.