

FREE SAMPLE • FROM MYREGISTR

Turning 65? Medicare Made Easier to Understand.

*Three Important Questions.
Three Straightforward Answers.*

INSIDE THIS SAMPLE

- 1** What's the difference between Original Medicare, Medicare Advantage, and Medigap (Medicare Supplement plans)?
- 2** How do I enroll in Medicare?
- 3** When do I need to enroll in Medicare?
- +** All 34 questions in the complete kit, marked to show which ones this sample answers.

Each answer is complete. You can read this sample on its own and come away knowing how Medicare is organized, how to sign up, and which deadlines matter for you.

Educational information only. MyRegistr does not sell insurance and is not affiliated with Medicare or Social Security. Information checked against Medicare.gov and SSA.gov in October 2026.

QUESTION 1 OF 3

What's the difference between Original Medicare, Medicare Advantage, and Medigap (Medicare Supplement plans)?

You choose one of two main paths: Original Medicare, run by the federal government, or a Medicare Advantage plan from a Medicare-approved private insurer. Medigap is an add-on to Original Medicare, not a third path.

	Original Medicare (Parts A & B)	Medicare Advantage (Part C)
Doctors and hospitals	Any provider in the U.S. that accepts Medicare. Referrals rarely needed.	Usually the plan's network. Referrals or approvals may be needed.
Your share of costs	Generally 20% after the Part B deductible, with no yearly limit	A yearly out-of-pocket limit for covered services
Prescription drugs	Add a separate Part D plan	Usually included
Dental, vision, hearing	Mostly not covered	Often some coverage; varies by plan
Monthly cost	Part B premium, plus Part D and Medigap if you add them	Part B premium, plus the plan's premium if any

MEDIGAP: AN ADD-ON TO ORIGINAL MEDICARE

Private insurance that pays some or all of what Original Medicare leaves to you, such as the 20%. It doesn't work with Medicare Advantage or cover drugs. Plans are standardized, and in most states each is named by a letter, such as Plan G.

Timing matters: for 6 months after you're 65 and in Part B, insurers can't turn you down or charge more for health reasons. In most states, after that they can.

QUESTION 2 OF 3

How do I enroll in Medicare?

You sign up for Part A and Part B through Social Security, not Medicare.gov. Some people are enrolled automatically. Others must sign up themselves.

Enrolled automatically

If you've been getting Social Security or Railroad Retirement benefits for at least 4 months before you turn 65, you'll be enrolled in Parts A and B. Your card usually arrives about 3 months before your 65th birthday. You can turn down Part B if you have coverage from a current job. In Puerto Rico, you must sign up for Part B yourself.

Signing up yourself

If you aren't getting Social Security yet, nothing happens automatically. You don't have to start Social Security to get Medicare.

- Online at SSA.gov, usually the easiest way.
- By phone at 1-800-772-1213 (TTY 1-800-325-0778), or at a local Social Security office.
- Railroad workers: Railroad Retirement Board, 1-877-772-5772.
- After a job ends: send form CMS-40B with your employer's form CMS-L564, or apply at SSA.gov.

Then choose a plan, if you want one

- Medicare Advantage or Part D: use the Plan Finder at Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). Medicare Advantage generally requires both Part A and Part B. A standalone Part D plan generally requires Part A or Part B.
- Medigap: buy directly from a private insurer that sells policies in your state.

FREE, UNBIASED HELP

Your State Health Insurance Assistance Program (SHIP) offers free counseling and doesn't sell insurance: shiphelp.org or 1-877-839-2675.

QUESTION 3 OF 3

When do I need to enroll in Medicare?

For most people, during a 7-month window around your 65th birthday, called the Initial Enrollment Period. The main exception is if you or your spouse are still working and covered by that job's health plan; see the next page.



Example: if you turn 65 in June, your window runs from March 1 through September 30.

When your coverage starts

If you sign up for Part B...	Coverage starts...
Before your birthday month	The 1st of your birthday month, with no gap
In your birthday month or later	The 1st of the following month

BIRTHDAY ON THE 1ST OF THE MONTH?

Medicare treats you as turning 65 in the month before your birthday. Your 7-month window and your coverage start date both move one month earlier. For example, with a July 1 birthday, your window runs February through August.

QUESTION 3 OF 3, CONTINUED

Important Enrollment Exceptions and Special Circumstances

If you or your spouse are still working

- Employer with 20 or more employees: you can usually delay Part B without a penalty. When the job or the coverage ends, whichever comes first, you have 8 months to sign up. COBRA and retiree coverage don't count as coverage from a current job.
- Employer with fewer than 20 employees: Medicare usually pays first once you're 65, so you'll typically need Part B. Confirm with the benefits office.

If you have a Health Savings Account (HSA)

You can't contribute to an HSA once Medicare starts. If you sign up after 65, Part A is usually backdated up to 6 months, but never earlier than the month your eligibility began, usually the month you turn 65. To avoid a tax penalty, stop contributing about 6 months before you sign up, or in the month you turn 65 if that is later.

Deadlines and penalties

- Drug coverage: going 63 days or more in a row without Part D or other "creditable" drug coverage can mean a penalty for as long as you have Part D.
- Missed your window? You can sign up during the General Enrollment Period, January 1 through March 31. Coverage starts the month after you sign up. The Part B penalty is generally 10% for each full 12 months you went without it, usually for life.

DISABILITY, KIDNEY FAILURE (ESRD), OR ALS

Different rules apply. With Social Security disability benefits, most people are enrolled automatically after 24 months. With ALS, Medicare starts when disability benefits begin. With kidney failure, timing depends on dialysis or a transplant; ask Social Security.

All 34 Questions in the Complete Kit

These are the questions answered in Answers & Choices: Medicare, Social Security, and Medicaid. Each one is marked to show how much of it this free sample already answers.

Answered here

This sample answers the question in full.

Partly answered here

This sample covers the main points. The kit has the complete answer and space for your notes.

In the complete kit

Answered only in the complete kit, with the main choices and space for your notes.

Section 1: Medicare

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|---|----------------------|
| 1. Do I need to sign up for Medicare when I turn 65, or can I wait? | Partly answered here |
| 2. Will I be signed up automatically, or do I have to do it myself? | Answered here |
| 3. When exactly is my sign-up window, and what happens if I miss it? | Answered here |
| 4. If I (or my spouse) am still working and have health insurance through that job, can I wait on Part B without a penalty? | Partly answered here |
| 5. How does my current insurance work together with Medicare? | In the complete kit |
| 6. What's the difference between Original Medicare and Medicare Advantage? | Answered here |
| 7. If I want a Medigap policy, when is the best time to buy one? | Partly answered here |

8. Will my doctors and hospital accept Original Medicare? Are they in the network of a Medicare Advantage plan I'm considering?	In the complete kit
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9. What will I pay for Part A and Part B? Is there a yearly limit on what I pay?	In the complete kit
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10. What will I pay for prescription drugs, and could I pay more because of my income?	In the complete kit
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11. Do I need a separate Part D drug plan, or is drug coverage already included?	Partly answered here
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12. What are the late-enrollment penalties for Part B and Part D, and how long do they last?	Partly answered here
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13. Can I travel outside my area (or outside the U.S.) and still have coverage?	In the complete kit
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14. Where should I keep my Medicare card, plan information, and the phone numbers I'll need?	In the complete kit
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Section 2: Social Security

1. What is my full retirement age, and how much smaller is my benefit if I claim earlier?	In the complete kit
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2. How much bigger would my monthly benefit be if I wait past full retirement age (up to 70)?	In the complete kit
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3. What does my benefit estimate show, and is my earnings record correct?	In the complete kit
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4. If I'm married, widowed, or divorced after a long marriage, what spousal or survivor benefits might apply?	In the complete kit
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5. Can I work and still receive Social Security? How do my earnings affect my benefit before full retirement age?

In the complete kit

6. Will I owe income tax on my Social Security benefit?

In the complete kit

7. When should I apply, and what documents will I need?

In the complete kit

8. Where is my Social Security information kept, and who knows how to reach it if needed?

In the complete kit

Section 3: Medicaid

1. Do I (or my parent) qualify for Medicaid, and how do I find out my state's rules?

In the complete kit

2. How does Medicaid work with Medicare if someone has both?

In the complete kit

3. What long-term care does Medicaid cover, and what are the usual income and asset rules?

In the complete kit

4. What is the look-back period for gifts and transfers, and how is a spouse at home protected?

In the complete kit

5. Can someone get help with Medicare costs without qualifying for full Medicaid?

In the complete kit

6. Does the home count toward Medicaid's limits, and what protections apply to family living there?

In the complete kit

7. What is estate recovery, and when can a state seek repayment after someone dies?

In the complete kit

8. Where should I keep Medicaid letters, caseworker contact information, and related papers?

In the complete kit

Section 4: Keeping the Information Together

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|-------|--|---------------------|
| 1. | What information from Medicare, Social Security, and Medicaid should be written down in one place? | In the complete kit |
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| 2. | Who else should know where this information is kept, and how will they find it? | In the complete kit |
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| 3. | Where should the official websites and phone numbers be written down, so they're easy to find? | In the complete kit |
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| 4. | How does this list fit with the rest of the family's important information? | In the complete kit |
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Retirement Brings Questions. We Help You Find Answers.

Answers & Choices: Medicare, Social Security, and Medicaid

\$29 · 50 pages · All 34 questions

Beginner introductions to Medicare and Medicaid, then a plain-language answer, the main choices, and space to record important details and decisions for every question, including those marked “Partly answered here.”

See the complete kit
myregistr.com/answers-and-choices

One-time purchase · Digital PDF · Download right after purchase

From Your Friends at MyRegistr

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MyRegistr helps families organize their important information: what exists, where to find it, and whom to contact. Your family gets a clear map, without a vault of passwords.

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Where to confirm: Medicare.gov or 1-800-MEDICARE (1-800-633-4227) · SSA.gov or 1-800-772-1213 · your local SHIP at shiphelp.org or 1-877-839-2675.

Educational only; this sample does not tell you what to choose. MyRegistr does not sell insurance and is not affiliated with or endorsed by Medicare, CMS, or the Social Security Administration. Rules change; checked against Medicare.gov and SSA.gov in October 2026.