



YourMedicareMN

Local Guidance. Clear Choices.



BE PREPARED.
MAKE CONFIDENT
MEDICARE CHOICES.

FREE MEDICARE CHECKLIST

Everything Minnesota Residents Need Before Enrolling



Use this simple checklist to stay organized and confident as you prepare for Medicare.
A little planning today can help you avoid costly mistakes tomorrow.



☒	ACTION STEP	WHY IT'S IMPORTANT	NOTES
☐	 1. KNOW WHEN YOU'RE ELIGIBLE	Most people become eligible for Medicare when they turn 65. Your Initial Enrollment Period begins 3 months before your 65th birthday, your birthday month, and 3 months after.	
☐	 2. DECIDE WHEN YOU'LL ENROLL	Consider if you're still working, your employer size, retiree coverage, and when you plan to retire. These factors determine the best time to enroll.	
☐	 3. REVIEW YOUR CURRENT HEALTH INSURANCE	Understand how employer coverage, COBRA, VA benefits, TRICARE, retiree or union coverage may affect your Medicare decisions.	
☐	 4. ESTIMATE YOUR HEALTHCARE NEEDS	Think about doctor visits, specialists, medications, planned surgeries, chronic conditions, and preferred hospitals. The right plan depends on your needs.	
☐	 5. MAKE A LIST OF YOUR MEDICATIONS	List each medication, dosage, frequency, and preferred pharmacy. Every Part D plan has a different formulary.	
☐	 6. VERIFY YOUR DOCTORS	Check that your doctors, specialists, preferred hospital, and clinics are in-network if you choose a Medicare Advantage plan.	
☐	 7. LEARN THE PARTS OF MEDICARE	Understand the basics: Part A (Hospital), Part B (Medical), Part C (Medicare Advantage), Part D (Prescription Drug), and Medigap (Supplement).	
☐	 8. COMPARE YOUR COVERAGE OPTIONS	Compare Original Medicare + Medigap + Part D or Medicare Advantage. Each option has pros and cons based on your health, budget, and lifestyle.	
☐	 9. PREPARE IMPORTANT DOCUMENTS	Gather your Medicare number (if issued), Social Security information, insurance details, medication list, doctor list, and pharmacy information.	
☐	 10. ASK QUESTIONS BEFORE YOU ENROLL	A licensed Medicare advisor can help you understand your choices, costs, deadlines, and how to avoid penalties.	



NOTES & QUESTIONS:

Use this space to write down questions or items you want to research.



**LOCAL. INDEPENDENT.
HERE TO HELP.**

Medicare education for
Minnesota residents.

We're here to help you understand your
Medicare options with confidence.



952-201-5991



jeff.tetzlaff@yourmedicaremnm.com



yourmedicaremnm.com

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our website!



We do not offer every plan available in your area. Currently we represent organizations which offer 12 organizations which offer 100 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.