



Turning 65 checklist for people without group insurance

With over 3.6 million people turning 65 this year, it's virtually impossible to provide specific individual guidance. However, here is a checklist to help you get started. Then, when you have specific questions, just email me at kevinkaye1@yahoo.com

This Medicare checklist is for general reference only. It gives you an overview of the process that most people experience when turning 65.

- If you **are already receiving** your monthly Social Security income, then you should receive your red, white and blue Medicare card in the mail about 90 days before the first day of the month you turn 65.
- If you **are not receiving** your monthly social security income yet, then you need to apply for your Medicare parts A & B:

You can do this in one of four ways:

- Visit medicare.gov
- Visit ssa.gov/medicare
- Call Social Security at 800-772-1213
- Visit your local Social Security office (for those who don't have anything better to do).

What Next

- ✓ Explore your options for supplemental insurance to Medicare. That's because Medicare was not designed to pay all of your medical expenses. For a complete explanation of the different parts of Medicare as well as supplemental insurance, visit my website www.MedicarePersonalized.com.
- ✓ Watch my [videos](#) that will educate you on **how** Medicare works, **what** Medicare costs, and how to find appropriate **supplemental insurance** that is affordable. [The videos take less than 30 minutes total to watch.](#)

The information available on www.MedicarePersonalized.com and examples I use in the videos are based on my 35 years of advising people who are turning 65.

After you watch the videos, call, me [Kevin Kaye](#), at 800-465-3164 to answer your questions.