

Enrolling in Medicare

Keep this checklist handy

Turning 65 is a big milestone. Medicare has a lot of moving parts, and getting the timing right matters — missing a deadline can mean a lifelong late-enrollment penalty. This checklist walks through the basics. When you're ready to compare real plans, Healthpilot can match you to the right coverage in minutes.

Medicare Components

Medicare is made up of a few main parts:

- **Part A** covers inpatient medical services, including hospital stays, home health services, and hospice care.
- **Part B** covers doctor services, outpatient care, medical equipment, and preventive services.
- **Part C**, or Medicare Advantage, is offered by private companies as an alternative to Original Medicare (Parts A and B). Part C plans may offer extra benefits such as wellness programs and routine vision care, and most include prescription drug coverage.
- **Part D** covers the cost of prescription drugs and is offered by private insurers.
- **Medigap** is supplemental insurance offered by private insurance companies for people with Original Medicare to help cover gaps.
- Medigap is generally paired with Part D. It typically carries a higher premium than Medicare Advantage but can reduce out-of-pocket costs, and it usually offers more flexibility in choosing providers since it supplements Original Medicare rather than replacing it.

Want help understanding what each part could cost you? Healthpilot's plan comparison tool lays out premiums, deductibles, and provider networks side-by-side — visit healthpilot.com/my-pharmacy to or **call (855) 892-6588** to get started.

Enrolling in Original Medicare (Parts A & B)

If you are collecting Social Security prior to age 65

- ☐ If you're getting Social Security benefits at least *four months* before turning 65, Medicare Part A and Part B are generally automatic when you turn 65 — your Medicare card typically arrives about three months before coverage begins.
- ☐ Covered by a qualified employer health plan (yours or a spouse's)? You can choose to delay enrolling in Part B during this initial period without a future penalty.
- ☐ Contact your (or your spouse's) health plan administrator to confirm whether you're required to enroll to keep full benefits — premiums and covered benefits vary.

If you are not collecting Social Security prior to age 65

- ☐ **Three months prior to turning 65:** gather the information and documents you'll need for your application.
- ☐ Complete and submit your application for **Part A and Part B** at ssa.gov/medicare/sign-up.

Once you've applied for Parts A and B, you can explore your supplemental healthcare options with **Healthpilot**. Most people choose either Medicare Advantage or Original Medicare with Prescription Drug Coverage and, if desired, Medigap.



Option 1: Enrolling in Medicare Advantage (Part C)

- Apply for Part C once you've enrolled in Parts A and B.
- Browse and compare Medicare Advantage plans in your area with **Healthpilot**.
- Note: if you enroll in a Part C plan, you may pay higher out-of-pocket costs for care outside your plan's network.



Option 2: Prescription Drug Coverage & Medigap (Part D and Medigap)

- Apply for Part D and, if desired, Medigap once you've enrolled in Parts A and B.
- **To join a Part D plan:** enroll through **Healthpilot**, on the plan's easy to use website. Have your Medicare Number and Part A/B start date handy — both are on your Medicare card.
- **To enroll in Medigap:** browse and compare Medigap plans in your area with Healthpilot. During your 6-month Medigap Open Enrollment Period — which starts the first month you have Part B and are 65 or older — insurers generally can't deny coverage or charge more for pre-existing conditions. After that period, medical underwriting may apply in many states unless you have a guaranteed-issue right or state-specific protection.
- Note: Plan F is only available to people who became eligible for Medicare before January 1, 2020; it generally isn't available if you're newly eligible in 2026.

How Healthpilot Helps

Healthpilot is an AI-powered Medicare comparison and enrollment platform that matches you to plans based on your health needs and budget, with unbiased advisors on hand whenever you want a second opinion. You can compare plans and enroll online or over the phone with one of their expert, licensed agents.

\$1,052

average annual MA savings

7x

more accurate than
Medicare.gov

4.8

Trustpilot rating

Get started at healthpilot.com/my-pharmacy or call (855) 892-6588 — it's free to browse, compare plans, and enroll.

This checklist is for general educational purposes only and does not constitute medical, financial, legal, or insurance advice. Enrollment rules, deadlines, and plan availability can vary by state and situation — confirm details for your circumstances at medicare.gov or with a licensed advisor.
© 2026 Healthpilot. All rights reserved.