



# The Turning-65 Deadline Checklist for California

Every date that can cost you money, and exactly what to do before each one.

Most Medicare penalties don't come from bad choices. They come from dates nobody explained. Work through this checklist a few months before your 65th birthday, check each box that applies to you, and keep it somewhere you'll see it.

## Start here: find your 7-month window

My 65th birthday is: \_\_\_\_\_ My window opens: \_\_\_\_\_

My window closes: \_\_\_\_\_

Your Initial Enrollment Period is 7 months: the 3 months before your birthday month, your birthday month, and the 3 months after. **Example:** birthday July 15 → window runs April 1 to October 31. **Sign up in the first 3 months** so coverage starts the 1st of your birthday month. Sign up later and it starts the month after you apply. (Birthday on the 1st? Everything shifts one month earlier.)

### 1 Find out if Medicare will start on its own

- ☐ Already collecting Social Security? You'll be enrolled in Parts A and B automatically. Watch for your red, white and blue card about 3 months before your birthday.
- ☐ Not collecting yet? You must apply yourself at [ssa.gov](https://ssa.gov) or by calling Social Security at 1-800-772-1213. Nothing happens until you do.
- ☐ Got the card but you're still working? Read #2 before you decide whether to keep Part B.

### 2 Still working at 65? Ask HR these questions first

- ☐ How many employees does the company have? **20 or more:** you can usually delay Part B with no penalty. **Fewer than 20:** Medicare pays first, so sign up for Part B at 65.
- ☐ Is our drug coverage "creditable" (as good as Medicare's)? Ask for the letter that says so, and keep it.
- ☐ Do I have a Health Savings Account (HSA)? Stop contributions about 6 months before you take Part A or Social Security, because Part A can start retroactively.

Coverage through a spouse's job follows the same employee-count rule. Ask their HR too.

### 3 Leaving your job or on COBRA? Watch the 8-month clock

- ☐ When your job or your job-based coverage ends (whichever comes first), you get 8 months to sign up for Part B with no penalty.
- ☐ COBRA does NOT count as job coverage for Medicare. Don't wait for COBRA to run out. The 8-month clock is already running.
- ☐ Ask your employer for a completed Form CMS-L564 (proof of your job coverage) before you leave.



**4 On a Covered California plan? Cancel it the right way**

- ☐ Your premium help (subsidy) ends once you're eligible for premium-free Part A, even if you don't sign up.
- ☐ Covered California will not cancel your plan automatically, and it cannot cancel it for past months. Call 1-800-300-1506 to set your plan to end the day before Medicare starts.
- ☐ Keep your spouse or family covered? Report the change instead of canceling the whole plan.

Covered California coverage does not give you a special window for Part B later. Use your 7-month window.

**5 Line up prescription drug coverage (Part D)**

- ☐ If you don't have creditable drug coverage, choose a drug plan (or a Medicare Advantage plan with drug coverage) during your 7-month window.
- ☐ Leaving creditable coverage later? You have 63 days to get new drug coverage before a penalty applies.

**6 Don't miss your one-time Medigap window**

- ☐ A Medicare Supplement (Medigap) plan has a 6-month open window that starts the month your Part B begins, if you're 65 or older.
- ☐ During those 6 months, no company can turn you down or charge more because of your health.
- ☐ After it closes, most applications ask health questions. California's birthday rule only helps people who already have a Medigap plan.

Thinking about Medicare Advantage instead? Talk it through first. Switching back to Medigap later can mean health questions.

**7 Put the yearly dates on your calendar**

- ☐ **By Sept. 30:** read your plan's Annual Notice of Change. Benefits, drugs and doctors can change every year.
- ☐ **Oct. 15 to Dec. 7:** Annual Enrollment. Review and change your plan for January 1.
- ☐ **Jan. 1 to March 31:** if you're in a Medicare Advantage plan, you get one chance to switch plans or return to Original Medicare.

**8 Already missed a deadline? Act now**

- ☐ Missed Part B with no special window? The General Enrollment Period runs Jan. 1 to March 31. Coverage starts the month after you sign up.
- ☐ Every month you wait can add to a penalty. Call before you assume it's too late.

**What a missed date costs**

**Part B late penalty**

10% added to your premium for each full 12 months you went without Part B (or qualifying job coverage). It lasts as long as you have Part B. The standard 2026 premium is \$202.90 a month.

**Part D late penalty**

1% of the national base premium for every month you went without creditable drug coverage. It's added to your drug premium for life.



**Last step: confirm your dates with a licensed agent**

Everyone's situation is a little different. I'll check your dates, your job or Covered California coverage, your doctors and your prescriptions, and compare options from 10+ insurance companies. Our services are complimentary. Se habla español.

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