

Medicare Checklist

Enrollment windows, penalties and income-related premiums | Reviewed October 2026

Step 1: My dates

65th birthday month: _____

Initial enrollment window starts (3 months before): _____

Window ends (3 months after birthday month): _____

- ☐ I have coverage through **my or my spouse's current employer**. Special enrollment lasts 8 months after it ends (COBRA does not count).
- ☐ I already get Social Security (4+ months before 65): I will be enrolled in Parts A and B **automatically**.
- ☐ I am not yet getting benefits: I must **apply myself**.

Step 2: The penalties

- ☐ **Part B:** 10% more for each full 12 months I could have had it. Usually permanent.
- ☐ **Part D:** 1% of the base premium (\$38.99) per month without creditable drug coverage.

Step 3: 2026 costs

Part B premium	Part B deductible	Part A deductible	Part D cap
\$202.90	\$283	\$1,736	\$2,100

Step 4: Income-related amounts (from my 2024 tax return)

Single	Married filing jointly	Part B total	Part D adds
\$109,000 or less	\$218,000 or less	\$202.90	\$0
Up to \$137,000	Up to \$274,000	\$284.10	\$14.50
Up to \$171,000	Up to \$342,000	\$405.80	\$37.50
Up to \$205,000	Up to \$410,000	\$527.50	\$60.40
Under \$500,000	Under \$750,000	\$649.20	\$83.30
\$500,000 or more	\$750,000 or more	\$689.90	\$91.00

- ☐ A life-changing event cut my income? I can ask Social Security to use a newer year (**Form SSA-44**).

Step 5: Each year

- ☐ **Oct 15 to Dec 7:** compare plans for next year.
- ☐ **Jan 1 to Mar 31:** Medicare Advantage members get one change.
- ☐ **Medigap:** a one-time 6-month window starts when I am 65+ and have Part B.
- ☐ **HSA:** stop contributions about **6 months** before I apply.

Questions to bring

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: CMS 2026 fact sheet, Medicare.gov, SSA premium and IRMAA pages.