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HEALTH PLANNING FOR EVERY
GENERATION

Medicare Late Enrollment Penalties: A Quick Self-Check

Not sure if Medicare late enrollment penalties apply to you?
This simple checklist can help you understand whether it's worth taking a closer look.

Quick Self-Check



Check any that apply to you:

- ☐ I'm turning 65 soon and haven't enrolled in Medicare yet
- ☐ I delayed Medicare because I was still working
- ☐ I'm covered under my spouse's employer health plan
- ☐ I retired after age 65 and wasn't sure when to enroll
- ☐ I never enrolled in a Part D prescription drug plan
- ☐ I went more than 63 days without prescription drug coverage
- ☐ I've heard of Medicare penalties but don't fully understand how they work
- ☐ I'm unsure whether my current or past coverage counted as "creditable"

Why this matters & Next Steps



If you checked any of the above, we encourage you to contact our office to schedule a no-cost consultation and receive guidance on steps you can take to avoid potential penalties.

Medicare late enrollment penalties aren't one-time fees. In many cases, they can be added to your monthly premium for as long as you have coverage.

The good news is that not everyone pays a penalty, and some situations qualify for special enrollment periods or exceptions.

Have questions?



This checklist is simply a starting point.
If you have questions or would like to review your options, we're always here as a resource.