

# Medicare Transition Checklist for Financial Planners (Colorado)

Use this checklist to guide clients ages 63–66 through a smooth Medicare transition.

✓	Task
■	Identify clients turning age 65 within the next 24 months
■	Schedule Medicare planning discussion at age 63–64 review meeting
■	Confirm current coverage (employer group, COBRA, retiree, marketplace)
■	Determine employer size (20+ employees vs. under 20) to confirm Medicare coordination rules
■	Evaluate whether client should delay Part B if still working
■	Stop HSA contributions at least 6 months prior to Medicare enrollment
■	Review expected retirement income to identify potential IRMAA surcharges
■	Run healthcare cost projections in retirement income plan
■	Compare Medicare Advantage vs. Medigap strategies
■	Review prescription drug needs and Part D plan options
■	Confirm provider network needs (doctors, hospitals, travel patterns)
■	Discuss dental, vision, and ancillary coverage gaps
■	Create Medicare enrollment timeline (IEP or SEP)
■	Coordinate Medicare start date with Social Security timing
■	Introduce trusted Medicare specialist / broker partner if needed
■	Schedule annual fall review during Medicare Annual Enrollment Period (Oct 15 – Dec 7)