



**SHIIP Monthly Column
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I'm Almost 65 — How Should I Prepare for Medicare?

More than 120,000 North Carolinians will turn 65 this year. Turning 65 is a lot like turning 16. When you turned 16, you didn't automatically get your driver's license; instead you had to take an exam and prove that you were a safe driver. There was a specific order and procedure for getting your driver's license, and the same is true for enrolling in Medicare for the first time when you turn 65.

Much like you anticipated turning 16 and getting your driver's license, you must anticipate and plan for becoming a Medicare beneficiary. Don't wait until you're 65 to start thinking about your Medicare choices. Start now and let SHIIP, the Seniors' Health Insurance Information Program, help you.

SHIIP, a division of the North Carolina Department of Insurance, provides free, unbiased information about Medicare and other insurance-related issues. There are SHIIP sites in all 100 counties in North Carolina. It is recommended that you contact SHIIP to review your Medicare options before you need to enroll so that you don't make any hurried decisions at the last minute. Your Medicare choices will depend on several factors, including:

1. Are you retired, or will you or your spouse continue to work?
2. Will you have access to medical and/or prescription drug coverage through an Employer Group Health Plan?
3. How does your Employer Group Health Plan compare with Medicare supplement plans and Medicare Advantage plans?

Of course there are other things to consider when determining your Medicare options. SHIIP has created a handout to help you navigate the Medicare system and initial enrollment process. The handout, "The Road to Medicare," outlines the decisions you'll need to make and what options are available through the Medicare system. To obtain a free copy of "The Road to Medicare," call SHIIP at 1-800-443-9354 or visit SHIIP's website at www.ncshiip.com.

You can also meet with a certified SHIIP volunteer counselor in your community to discuss your Medicare options. To arrange an appointment with a SHIIP volunteer counselor, contact the SHIIP coordinating site in your county; if you don't know the local contact information, call SHIIP at 1-800-443-9354 or visit www.ncshiip.com.

Don't wait to make your Medicare decisions — you can and should start the process before you turn 65. Let SHIIP help you understand your options and get you on the road to Medicare.