

T65 PROFESSIONAL INTAKE CHECKLIST: NATIONAL VERSION

Structured Medicare Call Framework

CLIENT PROFILE

Client Name _____ Phone _____
_____ Email _____ [cite: 2743] Address _____
_____ DOB _____ Turning
65 Month _____ [cite: 2743] Initial Enrollment Period Start _____ End _____
[cite: 2744] Call Date _____ Agent _____ [cite: 2745]

1. ENROLLMENT STATUS

Receiving Social Security Yes No Received Medicare Card Yes No [cite: 2747]
Part A Enrolled Not Enrolled Eff Date _____ [cite: 2748] Part B Enrolled
Not Enrolled Eff Date _____ [cite: 2748]

Call Out: The standard Part B Premium is \$202.90 for 2026 [cite: 586]. The Part B deductible is \$283 [cite: 771]. Missing the 7-month Initial Enrollment Period (IEP) can lead to permanent late enrollment penalties [cite: 432, 594].

2. EMPLOYMENT & COORDINATION

Currently Working Yes No Spouse Working Yes No [cite: 2752] Coverage Type
 Active Employment Retiree COBRA Marketplace VA Other _____
[cite: 2753] Employer _____ Employer Size Under 20 20 or
More Unsure [cite: 2754, 2755]

Call Out: For employers with fewer than 20 employees, Medicare typically pays first, and Part B is usually required [cite: 2756]. If the client has an HSA, contributions must stop at least 1–6 months before Part A starts to avoid tax penalties [cite: 545, 549].

3. INCOME & SPECIAL STATUS SCREEN

Medicaid Extra Help VA TRICARE Disability Medicare Union/Employer
Subsidy [cite: 2765] Income changed significantly in past 2 years? Yes No [cite: 2760]

Call Out: If 2024 MAGI was over \$109,000 (Individual) or \$218,000 (Joint), IRMAA surcharges will apply to Part B and Part D premiums [cite: 589, 2004].

4. UPCOMING CHANGES (Within 12 Months)

Retiring Moving Losing Coverage Income Change Major Procedure [cite: 2768] Retirement Date _____ Notes _____ [cite: 2769, 2770]

5. HEALTH PROFILE

Primary Doctor _____ Specialists _____ [cite: 2772] Hospital Preference _____ Chronic Conditions _____ [cite: 2772] Doctor Visits Per Year _____ Prescription Count _____ [cite: 2773] High-Cost Medications Yes No Preferred Pharmacy _____ [cite: 2774]

Call Out: Yearly out-of-pocket Part D drug costs are capped at \$2,100 for 2026 [cite: 9, 2023]. The Medicare Prescription Payment Plan (M3P) is available to "smooth" high drug costs into monthly installments [cite: 2029, 2030].

6. COST STRUCTURE & PREFERENCE

Preference Predictable Monthly Costs (Supplement) Lower Premium/Pay As Used (Advantage) [cite: 2777] Importance of Keeping Doctors Very Important Somewhat Not Important [cite: 2778]

7. NEXT STEPS

Reviewing Plans Now Scheduled Follow Up Confirming Enrollment First [cite: 2782] Follow Up Date _____ Notes _____ [cite: 2783, 2784]

FINAL REVIEW

Enrollment Timing Verified Medicare Card Dates Verified Employer Coordination Reviewed Income Risk Screened Special Status Documented No Guarantees Stated [cite: 2786]

⚠ For learning purposes only. Always follow CMS guidelines, carrier rules, state regulations, and guidance from your compliance department [cite: 2787, 2788].