TOP 5 MEDICARE MISTAKES AND HOW TO AVOID THEM

Simple mistakes can lead to costly penalties.
Here's how to stay on track and protect your future.

1 MISSING THE INITIAL ENROLLMENT PERIOD (IEP) WINDOW

The Mistake: Waiting too long around the 65th birthday, leading to delayed coverage or lifelong Part B and D late-enrollment penalties.

How to Avoid It: Know the 7-month window (3 months before, the birth month, and 3 months after) and map out exact deadlines ahead of time.

2 ACCIDENTALLY MESSING UP HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTIONS

The Mistake: Enrolling in any part of Medicare (including premium-free Part A) while continuing to contribute to an HSA, which triggers tax penalties. (Note: Part A can also be retroactive for up to 6 months after age 65).

How to Avoid It: Stop HSA contributions at least 6 months before applying for Medicare if planning to delay Social Security.

3 ASSUMING EMPLOYER COVERAGE PROTECTS YOU WITHOUT CHECKING THE 20-EMPLOYEE RULE

The Mistake: Assuming you can safely delay Part B while working past 65 at a small company (funder 20 employees), where Medicare actually becomes primary.

How to Avoid It: Verify employer size and plan creditable status with HR or an independent broker before letting active coverage override Medicare enrollment.

4 CONFUSING ORIGINAL MEDICARE WITH MEDICARE ADVANTAGE (OR SKIPPING MEDIGAP EVALUATION)

The Mistake: Choosing a plan based on a flashy commercial without comparing provider networks, drug formularies, and out-of-pocket maximums.

How to Avoid It: Compare Original Medicare + Supplement + Part D against Advantage options annually based on your specific doctors and prescriptions.

5 IGNORING ANNUAL PLAN CHANGES DURING AEP

The Mistake: Setting your Medicare plan on autopilot and assuming premiums, copays, and drug tiers will stay identical year after year.

How to Avoid It: Conduct a complimentary Medicare review every Fall during the Annual Enrollment Period (October 15 – December 7) to check for formulary or network shifts.

YOUR MEDICARE. YOUR CHOICES. OUR COMMITMENT.

As an independent Medicare Broker, Medicare Educator, and Passionate Advocate, I provide complimentary education, plan comparisons, enrollment guidance, and ongoing support—helping you make confident Medicare decisions.

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