

News Column for Use Week of July 14, 2025  
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### **Medicare Enrollment**

If you're approaching age 65, it's time to start thinking about Medicare enrollment—and sooner is better than later.

Medicare offers health coverage for older adults and some younger people with disabilities but signing up at the right time is critical. Missing key deadlines can result in lifetime penalties and gaps in coverage.

Most people are eligible to enroll during their Initial Enrollment Period (IEP), which begins three months before the month you turn 65, includes your birthday month, and continues for three months after—a total of seven months. Enrolling early ensures your coverage starts on time.

If you're still working and have employer coverage with a certain employee count, you may qualify for a Special Enrollment Period (SEP) once you retire. But if you delay without proper coverage, Part B (medical insurance) and Part D (prescription drug coverage) penalties may apply.

Choosing the right coverage can be confusing, so it's important to compare plans and costs based on your health needs and budget. Don't wait until the last minute—planning ahead can protect both your health and your wallet.

River Valley Extension District Agents Monica Thayer and Jordan Schuette are available for private appointments to assist with learning about Medicare and its options. Contact Monica at 785-527-5084 and Jordan at 785-325-2121 to schedule an appointment.

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