

Weekly Insight
January 12, 2026

Turning 65? Do NOT Make These 11 Medicare Mistakes

This Week's Focus

Turning 65 is not only a birthday,
it is a Medicare deadline.

Your first Medicare sign-up window is a 7-month Initial Enrollment Period (3 months before your birthday month, your birthday month, and 3 months after). Missing key steps can lead to gaps in coverage, higher costs, or late penalties, especially for Part B and Part D. Medigap also has a key timing rule: your best chance to buy it is a 6-month window after Part B starts.

This edition of SFL Weekly Insights lists 11 common mistakes Kansans make at 65, plus simple "do this instead" steps so you can start 2026 with coverage you understand.

What You Will Learn



Kansas Medicare enrollment window: your 7-month timing guide



How to avoid Part B and Part D late penalties



Medigap timing and Medicare Advantage choices explained



A quick checklist to start Medicare with confidence



The *First 6* Medicare Mistakes You Need to Avoid

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Life

Mistake #1: Waiting too long to start Medicare enrollment

Why it hurts: Your first chance to enroll is a 7-month window around your 65th birthday (3 months before, birthday month, 3 months after). **Do this instead:** Put a reminder on your calendar 3 months before your birthday month.

Mistake #2: Thinking Medicare starts automatically for everyone at 65

Why it hurts: Some people must sign up, especially if they are not already receiving Social Security. **Do this instead:** Confirm whether you need to actively enroll, then choose your start date.

Mistake #3: Delaying Part B without understanding the penalty risk

Why it hurts: If you miss your chance and do not qualify for a Special Enrollment Period, Part B can add a late enrollment penalty to your premium. **Do this instead:** If you are working, verify you have job-based coverage from current work, then plan Part B timing.

Mistake #4: Using COBRA as a reason to delay Part B

Why it hurts: Medicare explains that your 8-month Special Enrollment Period for Part B starts when work or job coverage ends, even if you choose COBRA. **Do this instead:** Treat COBRA as temporary coverage, not a Part B delay plan.

Mistake #5: Skipping Part D because you do not take prescriptions

Why it hurts: If you go 63 days or more without Part D or other creditable drug coverage, you may pay a late penalty later. **Do this instead:** Consider a low-cost Part D plan if you do not have creditable coverage.

Mistake #6:

Picking coverage without checking doctors, pharmacies, and plan rules

Why it hurts: Medicare Advantage plans often use provider networks, and drug plans can have rules like prior authorization, step therapy, and quantity limits. Costs can also change if you do not use a preferred in-network pharmacy. **Do this instead:** Before enrolling, confirm:

1. Your doctors are in-network (if MA), and
2. Your drugs are covered, and
3. Your pharmacy is preferred when possible.

Micro-action (Do this NOW):

Fill this out now. Bring it to your free plan review at Solutions For Life:

My 65th birthday month: _____

My doctors (top 2): _____

My prescriptions: _____

My pharmacy: _____

Reminder: Coverage rules vary by plan and county. Confirm details. Call SFL.

The Next 5 Medicare Mistakes You Need to Avoid

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Mistake #7: Waiting too long to shop for a Medigap plan

Why it hurts: Your best time to buy Medigap is a 6-month window that starts when you have Part B and are 65 or older. After that, you may be asked health questions. **Do this instead:** If Medigap is your path, plan early around your Part B start date.

Mistake #8: Thinking you can use Medigap with Medicare Advantage

Why it hurts: Medigap does not work with Medicare Advantage. You generally cannot buy Medigap while you are in a Medicare Advantage plan unless you are switching back to Original Medicare. **Do this instead:** Choose one path: Original Medicare + Medigap OR Medicare Advantage.

Mistake #9: Choosing based on "extra benefits" instead of total yearly cost

Why it hurts: A plan can look good on day one, then cost more when care is needed. **Do this instead:** Compare a full year: monthly premium + expected copays + drug costs.

Mistake #10: Not knowing what can be fixed after January 1

Why it hurts: Many people think nothing can be changed once coverage starts. **Do this instead:** If you are already enrolled in Medicare Advantage, the Medicare Advantage Open Enrollment Period (Jan 1 to Mar 31) allows one change:

- Switch to another Medicare Advantage plan, or
- Drop Medicare Advantage and return to Original Medicare (then you can join a Part D plan).
- Changes take effect the first day of the month after the plan gets your request.

Mistake #11: Not keeping proof of what you were told

Why it hurts: If something goes wrong, details matter. **Do this instead:** Save screenshots, write down dates, and keep confirmation numbers.

"Start 2026 Right" Mini Tool (1.5-minute checklist)

Fill this out and bring it to your free plan review:

My Medicare start date: _____

My path (circle one): **Original Medicare + Medigap** | **Medicare Advantage**

My biggest concern (circle one): **Cost** | **Doctors** | **Drugs** | **Travel** | **Access to Care**

What SFL does in a no-cost Medicare plan review

A no-cost Medicare plan review through Solutions For Life helps Kansans compare options in plain language. Doctor access, prescription costs, and total yearly costs are checked side by side, then the rules and deadlines are explained so you can choose with confidence. Coverage rules vary by plan and county.



Book your 2026 Plan-Fit Review:

Call 785-452-8039 or go to SolutionsForLifeKS.com/book-appointment



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