



2026 Medicare Application Flyer

A professional client education flyer for application readiness, enrollment timing, and plan review conversations.

Inside:

Enrollment timing, appointment preparation, cost questions, prescription review, and before-you-apply reminders.

Updated for 2026. Prepared for educational use by INS Marketing Systems.

Educational resource only. Not connected with or endorsed by the U.S. government or the federal Medicare program. Benefits, costs, networks, formularies, and enrollment rules vary by plan and area. Always verify current details at [Medicare.gov](https://www.Medicare.gov), [CMS.gov](https://www.CMS.gov), [SocialSecurity.gov](https://www.SocialSecurity.gov), and plan documents before enrolling.

1. Medicare Application Conversation Starter

Use this flyer to help clients prepare for a Medicare review or enrollment appointment. It is designed for educational conversations, not plan-specific recommendations.

Client situation	What to review before applying
Turning 65	Confirm Medicare eligibility, Initial Enrollment Period dates, desired coverage start date, and whether employer coverage will continue.
Working past 65	Ask whether the employer group plan pays before or after Medicare and whether delaying Part B creates risk.
Retiring or losing group coverage	Review timing, Special Enrollment Period questions, prescription coverage, doctors, and preferred pharmacies.
Annual plan review	Compare premiums, deductibles, copays, drug costs, network access, travel needs, and out-of-pocket exposure.

2026 reminder: Medicare drug coverage has a \$2,100 yearly out-of-pocket cap for covered Part D drugs. Clients should still verify covered drugs, tiers, restrictions, pharmacies, and plan-specific Evidence of Coverage.

2. Enrollment Windows to Discuss

Window	General timing and client discussion point
Initial Enrollment Period	Usually a 7-month window around the month a person turns 65. Review the start month carefully to avoid delayed coverage.
General Enrollment Period	January 1-March 31 for people who missed their first chance and do not qualify for a Special Enrollment Period.
Annual Open Enrollment	October 15-December 7. Clients can review Medicare Advantage and Part D options for the next year.
Medicare Advantage Open Enrollment	January 1-March 31 for people already enrolled in a Medicare Advantage Plan. One allowed change may be available.
Special Enrollment Period	May be available after qualifying events such as loss of employer coverage, moving, plan changes, certain errors, or other situations.

Application readiness checklist

Bring or confirm	Why it matters
Medicare card or eligibility information	Confirms Part A/Part B status and effective dates.
Current health insurance cards	Helps identify coordination issues and whether other coverage may pay first.
Prescription list with dosage and frequency	Supports a Part D or Medicare Advantage drug coverage review.
Doctors, hospitals, pharmacies, and specialists	Supports network and access questions.
Budget range and care priorities	Helps compare premiums, copays, deductibles, and maximum out-of-pocket costs.

3. Questions Clients Should Ask Before Signing

- Are my doctors, hospitals, clinics, and preferred pharmacies in network?
- Are my prescriptions covered, and what tiers, prior authorization rules, step therapy rules, or quantity limits apply?
- What is the full cost picture: monthly premium, deductible, copays, coinsurance, and maximum out-of-pocket exposure?
- How does the plan handle urgent care, travel, seasonal residence, or care away from home?
- Will changing coverage affect employer, union, retiree, VA, TRICARE, Medicaid, or Marketplace coverage?
- What happens if my health needs, providers, or prescriptions change during the year?

Best practice: Document the client goals, plan comparison criteria, and any coverage coordination answers received from employers, unions, benefit administrators, or other carriers.

Agent follow-up prompt

After the appointment, send the client a summary of next steps, required documents, and the deadline for completing any application or plan review. Avoid using plan-specific claims unless they match current carrier-approved materials.

Source Notes and Compliance Reminder

This resource was prepared using official Medicare, CMS, and federal regulation references. Because plan availability, costs, formularies, networks, and compliance requirements can change, always verify current details before distribution or enrollment discussions.

Source	URL
Medicare & You 2026	https://www.medicare.gov/publications/10050-medicare-and-you.pdf
Your Medicare in 2026	https://www.medicare.gov/publications/12229-your-medicare-in-2026-what-you-need-to-know.pdf
How Medicare Works with Other Insurance	https://www.medicare.gov/publications/02179-how-medicare-works-with-other-insurance.pdf
2026 Medicare Parts A & B Premiums and Deductibles	https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles

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