



CURATED FOR
SENIORS
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FREE PRINTABLE GUIDE

Medicare Counseling Appointment Guide

How to prepare before asking a Medicare counselor for help

Introduction. Medicare questions become easier to handle when the facts, notices, and deadlines are organized before an appointment. A short preparation can make limited counseling time more useful.

How to use this guide. Bring this guide to a qualified counselor or official Medicare source. Use it to organize information, not to make a coverage decision on your own.

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Before the appointment

A few practical points to keep in mind.

- ☐ Write the main problem in one sentence.
- ☐ Gather the notice, bill, plan document, or deadline that prompted the question.
- ☐ List the people, providers, or prescriptions directly connected to the issue.
- ☐ Use Medicare.gov or an official counselor for current information.

During the appointment

A few practical points to keep in mind.

- ☐ Start with the most urgent deadline or coverage question.
- ☐ Ask the counselor to explain unfamiliar terms in plain language.
- ☐ Write down the answer, the source, and any action required.
- ☐ Ask what would change the answer and where to verify it.

Before you leave

A few practical points to keep in mind.

- ☐ Repeat the next step in your own words.
- ☐ Confirm which documents must be submitted and by when.
- ☐ Ask who to contact if the issue is not resolved.
- ☐ Keep the notes with the original notice or bill.

After the appointment

A few practical points to keep in mind.

- ☐ Complete one agreed action first.
- ☐ Record the date and confirmation number of any call or submission.
- ☐ Do not rely on an advertisement or an old answer when the situation changes.
- ☐ Seek a second official explanation when the decision has significant consequences.

The answer is not the end of the process

A counseling appointment may identify another document, deadline, or official contact. Keep the answer with the notice that started the question.

Medicare rules and personal circumstances can change. Verify important information through an official source rather than relying on an old note or a sales conversation.

Important note: This guide is general information, not Medicare, medical, legal, financial, or insurance advice and not a substitute for individualized counseling. Confirm current coverage, enrollment, deadlines, and plan information through [Medicare.gov](https://www.medicare.gov), 1-800-MEDICARE, or a qualified official counselor; do not rely on an advertisement or this guide for a coverage decision.

This is general information for preparing a conversation or next step, not individualized professional advice.

Notes and what to buy
