The Social Security & Medicare Worksheets

The printable set from The Social Security & Medicare Workbook (Updated for 2027)

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This workbook provides general educational information about Social Security and Medicare rules as of the edition year. It is not financial, legal, or tax advice. Rules and figures change every year; confirm current figures with ssa.gov and medicare.gov.
2027 Edition worksheet set
Portions of this text were drafted with AI assistance and edited by the author.

How to Use This Set

These are the thirteen worksheets from *The Social Security & Medicare Workbook (Updated for 2027)*, including the two one-page decision sheets, one to a page, for printing as often as you like. The rules, the worked examples, and the reasons behind each line are in the book; each page here repeats only the rule box so you can work with the book closed.

Every dollar figure carries its year. Figures that publish after the book's print date are updated in this set the week they appear, at cleartablepress.com/medicare. Print in black and white on letter paper at 100 percent, not "fit to page."

This set is educational. It is not financial, legal, or tax advice, and it is not affiliated with the Social Security Administration or Medicare.

Worksheet 1. Your Staircase

Rule on this page: early-claiming reduction of 5/9 of 1 percent per month for 36 months, then 5/12 of 1 percent per month; delayed retirement credits of 2/3 of 1 percent per month (8 percent per year) to age 70. Source: ssa.gov, "Starting Your Retirement Benefits Early," "Delayed Retirement Credits," and Social Security's own calculator page "Early or Late Retirement?" These percentages are written into law and do not change year to year.

Line 1. My birth year: _____ My full retirement age: _____ (1960 or later: 67. 1959: 66 and 10 months. 1958: 66 and 8 months. 1957: 66 and 6 months. 1956: 66 and 4 months. 1955: 66 and 2 months. People often round these to 66; the months count.) **My age today: _____**

Line 2. My number (monthly benefit at full retirement age, from my statement): $ _____

Line 3. My staircase. Multiply the per-$100 figure by (my number divided by 100). Frank's number is $2,000, so he multiplies by 20. Cross out any row that is already behind you.

Claim at	Per $100 (full retirement age 67)	Frank ($2,000, times 20)	Me (times _____)
62	$70.00	$1,400	$ _____
63	$75.00	$1,500	$ _____

Claim at	**Per $100 (full retirement age 67)**	**Frank ($2,000, times 20)**	**Me (times _____)**
64	$80.00	$1,600	$ _____
65	$86.70	$1,733	$ _____
66	$93.30	$1,867	$ _____
67	$100.00	$2,000	$ _____
68	$108.00	$2,160	$ _____
69	$116.00	$2,320	$ _____
70	$124.00	$2,480	$ _____
If I claim this month, at age ___ and ___ months	from my statement, or add 0.67 percent per month past full retirement age		$ _____

If you were born between 1955 and 1959, your full retirement age is 66 and some months, so the 67 row above is not your 100 percent row. Use this table instead. It gives every birthday, per $100 of your number; your statement gives the exact amount for any month between birthdays.

Ages 62 to 66, per $100:

Born	**Full retirement age**	**62**	**63**	**64**	**65**	**66**
1955	66 and 2 months	$74.20	$79.20	$85.60	$92.20	$98.90

Born	Full retirement age	62	63	64	65	66
1956	66 and 4 months	$73.30	$78.30	$84.40	$91.10	$97.80
1957	66 and 6 months	$72.50	$77.50	$83.30	$90.00	$96.70
1958	66 and 8 months	$71.70	$76.70	$82.20	$88.90	$95.60
1959	66 and 10 months	$70.80	$75.80	$81.10	$87.80	$94.40

Ages 67 to 70, per $100:

Born	Full retirement age	67	68	69	70
1955	66 and 2 months	$106.70	$114.70	$122.70	$130.70
1956	66 and 4 months	$105.30	$113.30	$121.30	$129.30
1957	66 and 6 months	$104.00	$112.00	$120.00	$128.00
1958	66 and 8 months	$102.70	$110.70	$118.70	$126.70
1959	66 and 10 months	$101.30	$109.30	$117.30	$125.30

For a month between two birthdays past your full retirement age, add about 0.67 percent of your number for each month. Born in 1959 and claiming at 67 and 3 months, you are 5 months past 66 and 10 months, so add 5 times 0.67, about 3.4 percent: $103.40 per $100.

Line 4. My range. Line 3 at 70 minus Line 3 at 62 (or minus my this-month row, if I am already past 62): $ _____ a month; times 12: $ _____ a year. Frank: $1,080 and $12,960.

Carry Line 3 to Worksheet 2, and to Worksheet 4 if you are married.

Worksheet 2. Your Cumulative Table

Rule on this page: total collected equals the monthly check times the number of months collected. No interest, no cost-of-living increase, today's dollars. The checks come from Worksheet 1.

Line 1. The two claiming ages I am deciding between (if I am past 62, the first is my age now): _____ and _____. The monthly check for each from Worksheet 1: $ _____ and $ _____.

Line 2. Months collected by each birthday is 12 times (that birthday minus the claiming age). The middle columns give the months for the common pairs; for other ages, do the subtraction once and multiply by 12.

My age	Months if claimed at 62 / 65 / 67 / 70	First age: $_____ times months	Second age: $_____ times months	Who is ahead
70	96 / 60 / 36 / 0	$ _____	$ _____	
75	156 / 120 / 96 / 60	$ _____	$ _____	
78	192 / 156 / 132 / 96	$ _____	$ _____	
80	216 / 180 / 156 / 120	$ _____	$ _____	

My age	Months if claimed at 62 / 65 / 67 / 70	First age: $_____ times months	Second age: $_____ times months	Who is ahead
85	276 / 240 / 216 / 180	$ _____	$ _____	
90	336 / 300 / 276 / 240	$ _____	$ _____	

Frank at 75 for reference: 156 months times $1,400 is $218,400; 96 months times $2,000 is $192,000.

Line 3. My flip age from the table in this chapter (or the first birthday in Line 2 where the later claimer is ahead): _____.

Line 4. My family line. The ages my parents and grandparents reached (write "unknown" where you do not know): _____, _____, _____, _____, _____, _____. My own health, in one honest word: _____.

Line 5. Is my family line and health comfortably past my flip age? Yes / No / Not sure. Carry this to Worksheet 3. "Not sure" counts as No there, because the early money is certain and the long life is not.

Worksheet 3. Which Case Is Yours

Rule on this page: the retirement earnings test. Under full retirement age all year: $1 withheld per $2 earned over the yearly limit ($24,480 in 2026). In the year you reach full retirement age: $1 per $3 earned over the higher limit ($65,160 in 2026), counting only wages earned before the month you reach full retirement age. No test from the month you reach full retirement age. First year of retirement only: any month with wages at or below one twelfth of the limit ($2,040 in 2026) is paid in full. Source: ssa.gov, "Exempt Amounts Under the Earnings Test," "How Work Affects Your Benefits" (publication 05-10069), and the 2026 COLA fact sheet. These dollar amounts change every January; the 2027 amounts publish in October 2026.

Part A. The five reasons. Check each that is true for you.

- ☐ My family line and health do not reach comfortably past my flip age (Worksheet 2, Line 5 was No or Not sure).
- ☐ I am the lower earner in my marriage, and my spouse's number is larger than mine.
- ☐ I have no wages and my budget is strained without the check.
- ☐ Claiming early would keep me from selling investments at a loss or carrying high-interest debt. My inputs: investments down _____ percent; debt interest rate _____ percent.
- ☐ A child of mine was disabled before 22 and would receive 50 percent of my number once I claim. That amount: $ _____ a month.

Part B. The earnings test. Fill in only if you will have wages in the calendar year you plan to claim, before your full retirement age.

Line 1. The calendar year I plan to claim: _____. My wages and self-employment earnings in that year, not pensions, withdrawals, investment income, or my spouse's earnings (and only earnings before the month I reach full retirement age, if I reach it that year): $ _____ Line 2. The

yearly limit for that year (2026: $24,480, or $65,160 in the year I reach full retirement age; 2027: $ _____ from the October 2026 announcement): $ _____ Line 3. Line 1 minus Line 2 (zero if negative): $ _____ Line 4. Withholding: half of Line 3 (or one third in the full-retirement-age year): $ _____ Line 5. My monthly check at the age I plan to claim (Worksheet 1): $ _____ Line 6. Months withheld: Line 4 divided by Line 5: _____ months. Line 7. First-year exception: if this is the year I stop working, the months after I stop in which I earn no more than the monthly limit ($2,040 in 2026) are paid in full anyway. Months I expect to be under the monthly limit: _____.

Frank at 63, $40,480 in wages: $16,000 over, $8,000 withheld, 5.7 months of $1,400 checks.

Part C. My reading. Boxes checked in Part A: _____. Months withheld in Part B: _____. - Part B more than six months withheld and no first-year exception: do not claim before full retirement age; you would take the reduction and receive little of the money. - Part B between zero and six months: claiming early still pays, but less than the staircase shows; decide with that number in front of you. - Part B zero and two or more boxes checked: claiming before full retirement age is a sound choice for me. - One box or none: go to Chapter 4 before deciding. The survivor rules may decide it.

Worksheet 4. Couple’s Planner

Rules on this page: spousal benefit at full retirement age is 50 percent of the other spouse’s number (32.5 percent at 62 for a full retirement age of 67); a survivor receives the larger of their own benefit and the deceased’s actual benefit, with a floor of 82.5 percent of the deceased’s number; survivor benefits are 71.5 percent at 60 rising to 100 percent at the survivor’s full retirement age. Sources: ssa.gov retirement planner (spouses), ssa.gov survivors planner, and POMS RS 00615.320.

Each spouse uses their own percentages from Worksheet 1, including the birth-year table if born before 1960. Write the percent beside each dollar figure.

Line 1. The two records.

	Higher earner: _____	**Lower earner:** _____
Birth year and full retirement age	_____ / _____	_____ / _____
Age today	_____	_____
Number (from statement)	$ _____	$ _____
Check at 62	_____ percent, $ _____	_____ percent, $ _____
Check at full retirement age	100 percent, $ _____	100 percent, $ _____

	Higher earner: _____	**Lower earner:** _____
Check at 70	_____ percent, $ _____	_____ percent, $ _____
Check if claimed this month (from statement)	$ _____	$ _____
Already claimed? At age _____ in _____, now receiving (use this as the number from here on)	$ _____	$ _____

Line 2. Spousal test. Half the higher earner's number: $ _____. Is the lower earner's own number smaller than that? Yes / No. If yes, the lower earner's check at full retirement age is the larger of the two figures: $ _____.

Line 3. The survivor check, set by the higher earner's claiming age. The floor is 82.5 percent of the higher earner's number: $ _____. Fill each row with the larger of the higher earner's check at that age and the floor.

If the higher earner claims at	**Higher earner's check**	**Full survivor check**
62	$ _____	$ _____
full retirement age	$ _____	$ _____
this month (age _____)	$ _____	$ _____
70	$ _____	$ _____

If the higher earner claims at	Higher earner's check	Full survivor check
dies before claiming	(none)	the number, plus any credits earned past full retirement age: $ _____
already claimed at _____, now receiving	$ _____	the larger of that check and the floor: $ _____

Walt and Linda for reference: $1,650, $2,000, $2,480 at 62, 67, and 70. These are the survivor's figures at the survivor's own full retirement age.

If your spouse is alive and you are the lower earner, read this before Line 4. Compare the full survivor check in Line 3 with your own check at 70. If the survivor check is larger, your own check only pays while you are both alive. Measure any wait against the years you expect together, not against your flip age. Line 4 is for after.

Line 4. If the lower earner is the survivor: the order of claims. Use the full survivor check from Line 3 for the age the higher earner actually claimed (or plans to).

Line 4a. Full survivor check: $ _____. My own check at 70 (Line 1): $ _____. Line 4b. Which is larger? ☐ My own at 70 is larger: take the survivor check early (reduced), switch to my own at 70. ☐ The survivor check is larger: take my own check now if I need income, switch to the full survivor check at my full retirement age; or wait and take the survivor check at my full retirement age. ☐ I was widowed after my full retirement age: take the larger check now; nothing grows further. Line 4c. Survivor check if I claim it before my full retirement age: my age then _____; percent (71.5 at 60, rising evenly to 100 at my survivor full retirement age; Social Security gives the exact figure) _____. Multiply that percent by the higher earner's number, or by their check if they waited past full retirement age: $ _____. If the higher earner claimed early, the result cannot exceed the full survivor

check in Line 3 for the age the higher earner claimed: final $ _____. Walt at 62, Linda at 60: 71.5 percent of $2,000 is $1,430, under the $1,650 floor, so $1,430.

Line 5. Decision line for the higher earner. Given Line 3, I plan to claim at _____ because _____. Signed by both of us: _____ _____

Carry Line 1 and Line 5 to the Social Security Decision Sheet.

Worksheet 5. Your Taxable Share

Rule on this page: combined income is adjusted gross income (without Social Security) plus tax-exempt interest plus half of your Social Security. Lines: single $25,000 and $34,000; married filing jointly $32,000 and $44,000. Taxable benefit is the smaller of 85 percent of benefits, or half the income between the lines plus 85 percent of the income above the second line. Sources: ssa.gov, “Income Taxes and Your Social Security Benefit”; IRS Publication 915. These lines have not changed since 1993.

Use the first full year you expect to be collecting, and the claiming ages you are leaning toward from Worksheets 1 and 4. On a joint return, every line is for both of you together. There are two columns so you can compare two claiming plans.

	Plan A: claim at _____ / spouse at _____	**Plan B: claim at _____ / spouse at _____**
Line 1. Yearly Social Security (monthly checks times 12)	$ _____	$ _____
Line 2. Half of Line 1	$ _____	$ _____

	Plan A: claim at _____ / spouse at _____	**Plan B: claim at _____ / spouse at _____**
Line 3. Other income that year: pension, wages, interest, dividends, IRA withdrawals, tax-exempt interest, plus any student loan interest deduction or other exclusions listed in IRS Publication 915	$ _____	$ _____
Line 4. Combined income: Line 2 plus Line 3	$ _____	$ _____
Line 5. First line ($25,000 single / $32,000 joint)	$ _____	$ _____
Line 6. Second line ($34,000 single / $44,000 joint)	$ _____	$ _____
Line 7. If Line 4 is below Line 5: taxable benefit is $0, stop		
Line 8a. The smaller of Line 4 and Line 6	$ _____	$ _____
Line 8b. Line 8a minus Line 5 (zero if negative)	$ _____	$ _____

	Plan A: claim at ____ / spouse at ____	Plan B: claim at ____ / spouse at ____
Line 8c. Half of Line 8b, but not more than Line 2	$ _____	$ _____
Line 9a. Line 4 minus Line 6 (zero if negative)	$ _____	$ _____
Line 9b. 85 percent of Line 9a (Line 9a times 0.85)	$ _____	$ _____
Line 10. Line 8c plus Line 9b	$ _____	$ _____
Line 11. 85 percent of Line 1 (Line 1 times 0.85)	$ _____	$ _____
Line 12. Taxable benefit: the smaller of Line 10 and Line 11	$ _____	$ _____

Frank and Rosa: Line 1 $38,400; Line 2 $19,200; Line 3 $30,000; Line 4 $49,200; Line 8a $44,000; Line 8b $12,000; Line 8c $6,000; Line 9a $5,200; Line 9b $4,420; Line 10 $10,420; Line 11 $32,640; Line 12 $10,420.

Line 13. Senior deduction check, 2025 through 2028: people on this return who are 65 or older by December 31: _____ times $6,000 = $ _____. Income here means Form 1040 line 11 plus tax-exempt interest. If it is over $75,000 (single) or $150,000 (joint), the deduction shrinks by 6 percent of the excess. Otherwise the full amount applies.

If one of you plans to wait until 70, that plan has two different first years: the years before the second check starts, and the years after. Run a column

for each.

Carry Line 12 (Plan A and Plan B) to the Social Security Decision Sheet.

Worksheet 6. The Social Security Decision Sheet

Date filled in: _____ **Revisit on:** _____

My number (Worksheet 1, Line 2): $ _____ at full retirement age _____. My age today: _____.

My staircase (Worksheet 1): 62 $ _____ | full retirement age $ _____ | 70 $ _____ | this month $ _____

My flip age (Worksheet 2, Line 3): _____. My family line and health reach comfortably past it: Yes / No / Not sure.

Which case is mine (Worksheet 3): boxes checked _____; months withheld by the earnings test _____; first-year exception applies: Yes / No.

Couple (Worksheet 4): I am the higher / lower earner. If higher earner: the full survivor check my claiming age sets: 62 $ _____ | full retirement age $ _____ | 70 $ _____. If lower earner: the full survivor check my spouse's claiming age sets for me: $ _____. My order of claims (Worksheet 4, Line 4b): _____. My spouse's decision line: _____

Taxable share (Worksheet 5, Line 12): Plan A $ _____ of $ _____; Plan B $ _____ of $ _____.

My decision. I plan to claim at age _____ in the month of _____, because:

_____

_____

What would change my mind: a health change / a change in my spouse's plan / wages over the earnings limit / a change in my other income / a rule change. Circle any that apply, and note the date to check: _____.

Before I file: ☐ my statement is current ☐ my spouse has seen this page ☐ I know my first check arrives the month after my start month ☐ if I have a health savings account, I have done Worksheet 8 first ☐ I have read Part II, because Social Security and Medicare are linked at 65.

Worksheet 7. Countdown Checklist

Rules on this page: Track One: the Initial Enrollment Period is the 3 months before your birthday month, your birthday month, and the 3 months after; enrolling in the 3 months before starts coverage on the 1st of your birthday month. Track Two: a special enrollment window of 8 months begins the month after employer coverage or employment ends; Part B starts the 1st of the month after you sign up. Both: the Medigap open enrollment window is the 6 months from your Part B start date; the Part D window after employer drug coverage ends runs through the end of the second full month after the coverage ends. Sources: medicare.gov, "When does Medicare coverage start?", "Special enrollment periods," and "When can I buy Medigap?"

Line 1. My track. ☐ Track One: I will start Medicare at 65 (no current employer coverage of 20 or more, or I am on COBRA or retiree coverage). ☐ Track Two: I or my spouse work for an employer with 20 or more employees and I am covered by that plan. A spouse on my plan: _____ (same track).

Line 2, Track One. My 65th birthday month and year: _____ (If your birthday is on the 1st, Medicare treats the previous month as your birthday month.) On-time enrollment months (the 3 months before): _____, _____, _____. Coverage starts: the 1st of _____.

Line 3, Track Two. The month my employer coverage ends: _____. Sign up for Part B in the month before it: _____. Part B starts: the 1st of _____. My 8-month window (in case I miss that): _____ through

_____. My Part D window: through the end of the second full month after coverage ends: _____ through _____.

Line 4. My Medigap window: Part B starts _____; window closes 6 months later, _____.

Line 5. The tasks, with my dates. Count back from Line 2 (Track One) or from the month before Line 3 (Track Two).

Months before	Task	My date	Done
6	Know the Part B price ($202.90 standard in 2026) and check the income surcharge (Chapter 10)	_____	☐
5	Set my HSA stop date if I have a health savings account (Chapter 8)	_____	☐
4	Get Plan G and Plan N quotes for my ZIP at medicare.gov or through SHIP (Chapter 9)	_____	☐

Months before	Task	My date	Done
3 (Track One) or the month before coverage ends (Track Two)	Enroll in Parts A and B at ssa.gov; choose a Part D plan by my pill list at medicare.gov	_____	☐
2	Create my medicare.gov account and confirm the effective dates	_____	☐
1	Buy Medigap inside the 6-month window, or record that I chose Medicare Advantage	_____	☐

Carry Lines 1, 3 or 2, and 4 to the Medicare Decision Sheet.

Worksheet 8. Your HSA Stop Date

Rules on this page: your HSA contribution limit is zero for any month you are enrolled in Medicare, including months made retroactive by a later enrollment; Part A enrollment after 65 is backdated up to 6 months, but not before the month you turned 65 (if your birthday is on the 1st, the month before); the yearly limit is prorated by eligible months. Sources: IRS Publication 969; medicare.gov, "How to sign up for Part A and Part B." 2027 limits: $4,500 self-only, $9,000 family, plus $1,000 if 55 or older (IRS Revenue Procedure 2026-24).

Line 1. The month my Medicare Part A will start: _____. (Track One or already on Social Security: my 65th birthday month, or the month before if my birthday is on the 1st. Track Two: the month I will apply for Medicare or for Social Security, whichever is first, minus 6 months, but not before my 65th birthday month.)

Line 2. My last safe contribution month (the month before Line 1): _____. Payroll deductions stopped as of: _____

☐

Line 3. Eligible months this year (January through Line 2; zero if Line 1 is in an earlier year): _____

Line 4. My full-year limit (self-only $4,500 or family $9,000, plus $1,000 if 55 or older): $ _____

Line 5. My prorated limit (Line 4 times Line 3, divided by 12): $ _____

Line 6. What I have contributed this year, including my employer's contributions: $ _____

Line 7. Excess (Line 6 minus Line 5, zero if negative): $ _____. If more than zero: request an excess contribution removal from the custodian before the tax deadline. Requested on: _____ ☐

Line 8. Next year: if Line 1 is this year, my limit next year is $0. Deductions cancelled for next year: ☐

Pat for reference: Line 3 four months; Line 4 $10,000; Line 5 $3,333; Line 6 $10,000; Line 7 $6,667.

Carry Line 2 to the Countdown Checklist (month 5) and to the Medicare Decision Sheet.

Worksheet 9. Your Ten-Year Comparison

Rules on this page: Plan G and Plan N differ only in the office copay (N up to $20), the ER copay (N up to $50 when not admitted), and Part B excess charges (G pays them, N does not; eight states ban them). Both pay the Part A deductible; neither pays the Part B deductible. Source: medicare.gov, "Compare Medigap plan benefits" and "Choosing a Medigap Policy" (publication 02110).

Line 1. My quotes (from the Medigap price finder at medicare.gov or through SHIP; same company or the lowest for each; my ZIP; my age): Plan G $ _____ a month. Plan N $ _____ a month.

Line 2. Premium gap: G minus N: $ _____ a month; times 12: $ _____ a year; times 10: $ _____ over a decade.

Line 3. Three kinds of year, with my numbers. Office visits times $20, plus ER visits (not admitted) times $50, plus excess charges (zero if my state is CT, MA, MN, NY, OH, PA, RI, or VT, or my doctors accept assignment).

Kind of year	Visits	ER	Excess	Total copays and excess
Healthy year	____ x $20 = $ _____	____ x $50 = $ _____	$ _____	$ _____

Kind of year	Visits	ER	Excess	Total copays and excess
Average year	___ x $20 = $ ___	___ x $50 = $ ___	$ ___	$ ___
Rough year	___ x $20 = $ ___	___ x $50 = $ ___	$ ___	$ ___

Line 4. My decade: healthy years ___ times $ ___ plus average years ___ times $ ___ plus rough years ___ times $ ___ = $ ___ (total copays and excess). Decade gap (Line 2) minus that: Plan N ahead by $ ___ (a negative number means Plan G is ahead).

Line 5. Break-even: Line 2 yearly gap divided by $20 = ___ office visits a year with no ER trips.

Carol for reference: gap $33.58, $403, $4,030; healthy $40, average $170, rough $940; decade 6, 3, 1 = $1,690; Plan N ahead $2,340; break-even about 20 visits.

Line 6. The two roads, my numbers. Plan G total per month: $202.90 + G quote $ ___ + Part D premium $ ___ = $ ___. Plan N total per month: $202.90 + N quote $ ___ + Part D premium $ ___ = $ ___. Advantage total per month: $202.90 + plan premium $ ___ = $ ___. Advantage out-of-pocket maximum: $ ___. My doctors in the Advantage network: Yes / No / Not checked.

Line 7. My lane: ☐ Original Medicare + Plan G ☐ Original Medicare + Plan N ☐ Medicare Advantage (I know the Medigap window closes after the first-year trial right). Reason: ___

Carry Line 7 to the Medicare Decision Sheet.

Worksheet 10. Bracket Check and Fill-the-Bracket Planner

Rules on this page: IRMAA uses modified adjusted gross income (adjusted gross income plus tax-exempt interest) from the return two years before the premium year; the 2026 first line is $109,000 single and $218,000 joint; SSA-44 lets you substitute a more recent year after a qualifying life-changing event. Sources: medicare.gov, "2026 Medicare Costs"; ssa.gov, form SSA-44. The lines and amounts change every year; the 2027 table publishes in October or November 2026. If your joint income is under about $200,000 (single, under about $100,000), you can fill this in once and stop; the surcharge is not for you.

Part A. Where I stand.

Line 1. Premium year I am checking (the first year I will have Part B, then every year after): _____. Tax year Medicare will use (two years earlier): _____. If I do not have that return yet, I use my most recent return and note its year: _____. Line 2. Adjusted gross income that year (Form 1040 line 11): $ _____ Line 3. Tax-exempt interest (line 2a): $ _____ Line 4. Modified adjusted gross income (Line 2 plus Line 3): $ _____ Line 5. My filing status: single / joint / married filing separately. My first line: $ _____ Line 6. Line 4 minus Line 5: $ _____. If zero or less, no surcharge. If more, my tier from the table: _____, costing $ _____ per person per year, times people on Medicare _____ = $ _____.

Pat for reference: Line 4 $225,000; Line 5 $218,000; Line 6 $7,000; tier 2; $1,148.40 times 2 = $2,296.80.

Part B. Can I erase it? Life-changing event since that tax year: ☐ stopped work ☐ reduced work ☐ married ☐ divorced ☐ spouse died ☐ lost employer pension ☐ lost income-producing property. If any box is

checked: my expected income this year $ _____; file SSA-44 with evidence. Filed on: _____.

Part C. Fill the bracket (only if I plan a Roth conversion or a large withdrawal). Expected income this year before it: $ _____. My first line: $ _____. Room before the cliff: $ _____. Planned conversion or withdrawal: $ _____. Over the line by: $ _____ (zero means no surcharge).

Carry Line 6 and Part B to the Medicare Decision Sheet.

Worksheet 11. Hospital Protection Card

Cut this page out or copy it. Keep it with your Medicare card. Fill in the plan lines after Worksheet 13.

Rules on this card: covered rehab in a skilled nursing facility needs three inpatient midnights in a row (under an admission order, not in the emergency room or observation); if you are in observation more than 24 hours the hospital must give you a written MOON notice within 36 hours. Sources: medicare.gov, "Inpatient or outpatient hospital status" and "Skilled nursing facility care"; cms.gov, MOON fact sheet.

Ask every morning: "Am I an inpatient under an admission order, or under observation?" Date _____ Answer _____ Date _____ Answer _____ Date _____ Answer _____

My inpatient midnights so far: _____ (need 3 in a row before a covered rehab stay).

If they hand me a MOON notice: sign it, keep it, and ask the doctor whether an admission order is appropriate because I am expected to be here past two midnights.

If my status is changed from inpatient to observation while I am here: ask for the fast appeal before I leave. Discharge planner's name: _____.

If rehab is recommended and I have fewer than 3 inpatient midnights: ask about home health care (no three-

midnight rule), ask the facility's private rate, ask whether my Advantage plan or care organization waives the rule.

My people: Medigap company _____ phone _____ ; Part D plan _____ phone _____ ; my SHIP counselor _____ phone _____ (national line 877-839-2675) ; 1-800-MEDICARE (1-800-633-4227), 24 hours.

Worksheet 12. Five Questions for Any Agent

Rules on this page: an agent must have your permission before calling, must have a signed scope-of-appointment form before a personal marketing appointment, and must disclose how many organizations and plans they represent before discussing benefits. Source: cms.gov, Medicare Advantage and Part D marketing rules for contract year 2027.

Ask all five. Write the answers.

1. How many insurance companies and how many plans do you represent in my county? _____
2. Which plans in my county do you not sell, and why? _____
3. Are my doctors, my hospital, and my pharmacy in this plan's network, and can you show me on the plan's own directory today? _____
4. What is this plan's yearly out-of-pocket maximum, and what needs prior authorization? _____
5. Do you also sell Original Medicare with a Medigap supplement, and would you help me compare it? _____ (Agents are paid differently for the two; an agent who will not compare them is telling you something.)

Before I sign anything: ☐ I have called SHIP (877-839-2675). ☐ I have run my drugs through the medicare.gov plan finder. ☐ I know whether I am giving up my Medigap window (Chapter 7 and Chapter 9).

Worksheet 13. The Medicare Decision Sheet

Date filled in: _____ **Next review:** _____

My track (Worksheet 7, Line 1): One / Two / Already enrolled since _____. Track One: my 65th birthday month _____, on-time enrollment months _____. Track Two: employer coverage ends _____, I sign up in _____, Part B starts _____, my 8-month window ends _____, my Part D window ends _____.

My HSA stop date (Worksheet 8): _____ Excess to remove: $ _____ Removal requested: ☐ Payroll deductions stopped: ☐

My lane (Worksheet 9): ☐ Original Medicare + Plan G ☐ Original Medicare + Plan N ☐ Medicare Advantage. Company _____ Monthly premium $ _____ (spouse: company _____ $ _____) My Medigap window: Part B starts _____, window closes _____.

My Part D plan: _____ chosen by pill list at medicare.gov on _____. Yearly cap on covered drugs ($2,400 in 2027): $ _____ for year _____.

IRMAA (Worksheet 10): tier _____ for premium year _____; SSA-44 filed: Yes / No / not needed. Room under my line this year: $ _____.

Hospital card (Worksheet 11) is with my Medicare card: ☐

Agent (Worksheet 12): name _____ represents _____ companies; SHIP counselor _____ consulted on _____.

My yearly calendar

When	What	My dates
Mid-October	Social Security announces next year's cost-of-living increase and earnings limits. Update Worksheet 3.	_____
Mid-October to mid-November	Medicare announces next year's Part B premium, deductibles, and IRMAA table. Update Worksheets 7 and 10.	_____
October 15 to December 7	Annual enrollment: compare drug plans and Advantage plans for January. Re-run the pill list.	_____
January 1 to March 31	Advantage open enrollment: one switch allowed if I am in an Advantage plan.	_____

When	What	My dates
January	New premiums start. Check the first Social Security deposit for the Part B deduction. Update Worksheet 8 with the new HSA limits if I still contribute.	_____
Each spring	Medigap premiums change with age and company; if mine rose sharply, re-run Worksheet 9 with fresh quotes (switching may require health questions).	_____
My birthday month	Re-read both Decision Sheets.	_____

What to verify before I act. The following figures publish after this edition was written and are updated in the free worksheet set at cleartablepress.com/medicare: next year's Social Security increase and earnings-test amounts; Part B premium and deductible; Part A deductible and daily coinsurance; the IRMAA table; the Part D out-of-pocket cap and base premium; HSA limits; and the 2027 rules for Advantage marketing and enrollment.