



MEDICARE SECRETS CHECKLIST 2026

The Complete Guide to Benefits Most Seniors Never Claim

5 Sections

50+ Secrets

**\$4,800+
Potential
Savings**

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SECTION 1
Free Benefits

SECTION 2
Drug Savings

SECTION 3
Free Screenings

SECTION 4
Financial Help

SECTION 5
How to Appeal

Your Complete Medicare Checklist

Most Medicare beneficiaries leave thousands of dollars on the table every year. Use this

Claim FREE Mental Health Services

■ Medicare covers depression screenings and therapy sessions. Mental health IS covered — use it.

Request FREE Medical Equipment (DME)

■ Walkers, wheelchairs, CPAP machines, blood sugar monitors — Medicare may cover them at no cost.

SECTION 2

Slash Your Drug Costs

Save hundreds to thousands on prescriptions every year

**Up to
\$2,000/yr**

Medicare Part D out-of-pocket cap starting 2025 — the law changed in your favor!

Apply for Extra Help (LIS) Program

■ If your income is under \$22,590/yr (individual), you may qualify for nearly FREE prescriptions. Call 1-800-MEDICARE.

Review Your Part D Plan at Open Enrollment

■ Drug plan costs change every year. Compare plans at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) each October 15 - December 7.

Ask for the \$35 Insulin Cap

■ All Medicare Part D plans must cap insulin at \$35/month per prescription. Confirm this with your pharmacy.

Check Patient Assistance Programs (PAPs)

■ Most major drug manufacturers offer FREE medications to seniors who qualify. Visit [NeedyMeds.org](https://www.NeedyMeds.org).

Use GoodRx + Medicare Together

SECTION 3

FREE Cancer & Health Screenings

Early detection saves lives — and these are 100% free

100%
Free

All preventive screenings below are covered at \$0 with no deductible or copay

■ *If you have risk factors, Medicare covers 2 fasting glucose tests per year at no cost.*

[**Get a FREE 'Welcome to Medicare' Physical**]

■ *In your first 12 months of Part B, claim this one-time comprehensive physical exam.*

SECTION 4

Financial Assistance Programs

Reduce or eliminate your Medicare costs

**Up to
\$1,700/yr**

Medicare Savings Programs can pay your Part B premium entirely

[**Apply for Medicare Savings Programs (MSP)**]

■ *4 programs (QMB, SLMB, QI, QDWI) can pay your premiums, deductibles, and copays. Apply through your state Medicaid office.*

[**Check for the Medicare Giveback Benefit**]

■ *Some Medicare Advantage plans give back part of your Part B premium — up to \$148/month in your Social Security check.*

[**Apply for SHIP Free Counseling**]

■ *State Health Insurance Assistance Program provides FREE, unbiased Medicare counseling. Call 1-877-839-2675.*

[**Check Social Security for Underclaimed Benefits**]

■ *Call SSA at 1-800-772-1213 and ask about spousal benefits, survivor benefits, and delayed retirement credits.*

[**Apply for LIHEAP Energy Assistance**]

■ *If your heating/cooling bills are high, LIHEAP grants can help — income limits are generous for seniors.*

Check for a Medicare Flex Card (Advantage Plans)

■ *Many Medicare Advantage plans offer a debit card worth \$500-\$3,000/year for OTC, dental, and vision costs.*

SECTION 5

How to Fight a Denied Claim

Your right to appeal — don't accept 'no' as a final answer

Important !

Medicare denies thousands of valid claims. Most appeals succeed when you fight back.

Request a Medicare Summary Notice (MSN)

■ You receive an MSN every 3 months. Review it carefully for errors, duplicate charges, or services you never received.

File a Redetermination Within 120 Days

■ The first appeal level. Write a letter to your Medicare contractor explaining why the claim should be covered.

Request a Qualified Independent Contractor (QIC) Review

■ Second level appeal. You have 180 days to file. QIC reviewers are independent from Medicare.

Escalate to an Administrative Law Judge (ALJ)

■ Third level. Requires \$180+ in dispute. Success rate at this level is very high — don't give up.

Call 1-800-MEDICARE for Dispute Help

■ Medicare representatives can guide you through the appeals process step by step, for free.

BONUS: 5 Quick Wins You Can Do TODAY

Action	Phone / Website	Time Needed
Call for Extra Help with drug costs	1-800-MEDICARE	15 minutes

Compare Part D drug plans online	Medicare.gov/plan-compare	20 minutes
Schedule Annual Wellness Visit	Call your doctor's office	5 minutes
Get free SHIP counseling	1-877-839-2675	30 minutes
Check for Medicare Giveback plans	SeniorsSecrets.com/checklist	10 minutes

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