HARBORLINE RETIREMENT PRESS • PRINTABLE READER BONUS #3

2027 12-Month Medicare, Social Security & Tax Action Checklist

Track every deadline, HSA stop date, and required federal form without risking a permanent Part B, Part D, or IRMAA penalty.

Phase-by-Phase Execution Checklist

Done	Timing Window	Critical Action Step & Official Rule
[ ]	12 Months Before 65	Open your my Social Security account (SSA.gov/myaccount) and audit all 35 earning years for W-2 typos.
[ ]	9 Months Before 65	Verify employer headcount (<20 vs. 20+ workers) with HR in writing and confirm Part D prescription drug creditability.
[ ]	6 Months Before 65	If enrolling in Part A past age 65, STOP all HSA contributions 6 full months before Medicare Part A effective date.
[ ]	3 Months Before 65	Your 7-month Initial Enrollment Period (IEP) opens. Apply at SSA.gov for Part A/B so coverage starts Day 1 of birthday month.
[ ]	2 Months Before 65	Lock in Medigap (guaranteed-issue 6-month OEP) + Part D on Medicare.gov OR verify 4.0+ Star MA-PD provider networks.
[ ]	Upon Leaving Work	Submit Form CMS-40B + employer-signed Form CMS-L564 to SSA within your 8-month Part B SEP (COBRA does NOT extend SEP).
[ ]	Within 60 Days of IRMAA	If retired or experienced 1 of 8 Life-Changing Events, file Form SSA-44 (one per spouse) to drop 2027 IRMAA surcharges.
[ ]	Every Oct 15 – Dec 7	Audit Annual Notice of Change (ANOC), re-shop Part D for the 2027 $2,400 cap & 15 newly negotiated drugs, and check MPPP renewal.
[ ]	Every Nov – Dec	Model year-end Roth conversions & QCDs against $112k/$224k IRMAA cliffs and $75k/$150k Enhanced Senior Deduction phaseouts.

Essential Federal Forms Tracker

Form #	Official Purpose	Date Submitted / Confirmation #
CMS-40B	Application for Enrollment in Medicare Part B (SEP)	Date: _____ Ref: _____
CMS-L564	Request for Employment Information (Proof of Creditable Coverage)	Date: _____ HR Signer: _____
SSA-44	Medicare IRMAA — Life-Changing Event Appeal (1 per spouse)	Date: _____ Tier Req: _____
SSA-521	Request for Withdrawal of Social Security Application (<12 mos)	Date: _____ Ref: _____
Form 1040 Sch. 1-A	2025–2028 $6,000 / $12,000 Enhanced Senior Deduction (Part V)	Tax Yr: 2027 CPA/Filed: _____