The Empowered Patient

Medicare 2027 Open Enrollment Checklist

Annual Enrollment Period: October 15 – December 7, 2026
Changes made during this period generally take effect January 1, 2027.

Before You Compare Plans

■ Review your current plan's Annual Notice of Change (ANOC).

■ Make a list of the doctors, specialists, hospitals, pharmacies, and other providers you use regularly.

■ Make a complete list of your prescription medications, including dosage and frequency.

■ Think about the medical services you expect to use in 2027.

10 Things to Check Before Choosing a Plan

1. Doctors — Are all of your important doctors in-network or participating with the specific plan?

2. Hospitals — Is your preferred hospital or health system in-network?

3. Prescriptions — Are all of your medications covered, and what tier are they on?

4. Drug costs — What will your prescriptions cost over the year—not just each month?

5. Premiums & deductibles — What are the monthly premium and annual deductibles?

6. Out-of-pocket costs — What copays or coinsurance will you pay for the services you use most?

7. Maximum out-of-pocket — What is the plan's annual maximum for covered medical services?

8. Referrals & prior authorization — Will you need referrals or prior authorization for specialists, tests, procedures, or treatments you may need?

9. Travel & service area — Will the plan cover you if you spend part of the year in another state or travel frequently?

10. Total cost — Have you compared your likely total annual cost—not simply the monthly premium?

Questions to Ask Your Doctor's Office

■ Do you participate with this exact Medicare Advantage plan for 2027?

■ Is the doctor in-network under this specific plan—not just with the insurance company generally?

■ Is the hospital where I may receive care in-network?

■ Does this plan commonly require referrals or prior authorization for services I receive?

■ Are there any network or contract changes expected for 2027?

If You Are Considering Leaving Medicare Advantage

■ Understand what coverage you will have on January 1, 2027.

■ Determine whether you need a separate Part D prescription drug plan.

■ Investigate whether you can obtain Medigap coverage and what rules apply to your situation.

■ Compare your expected premiums and out-of-pocket costs before making the change.

My Plan Comparison Notes

Item	Current Plan	Plan I’m Considering
Monthly premium		
Annual deductible		
Maximum out-of-pocket		
Primary care copay		
Specialist copay		
Hospital costs		
Prescription costs		
Doctors in network?		
Hospital in network?		
Referral required?		
Prior authorization concerns?		

Remember: A plan with a low or $0 premium is not necessarily the least expensive plan for you. Compare the cost of actually using the coverage.

For official Medicare information and plan comparisons, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). Free, unbiased counseling is also available through your State Health Insurance Assistance Program (SHIP).