

MEDICARE ANNUAL ENROLLMENT PERIOD (AEP)

YOUR MEDICARE REVIEW CHECKLIST

KEY DATES

Oct 1

2027 plan information is available to preview

Oct 15 – Dec 7

Medicare Annual Enrollment Period (AEP): review and make changes

Jan 1

Your Part C and Part D changes take effect

WHICH REVIEW DO YOU NEED?

Have Medicare Advantage (Part C)?

with or without drugs

Your plan can change its benefits, costs, and provider network every year, so a full review is important. Use every step below.

Have Medicare Supplement? (Medigap)

AEP doesn't apply to Medigap plans. You can apply to change from one Medigap plan to another any time of year, though you may have to answer health questions. Your Medigap benefits don't change from year to year either, so your AEP review focuses on your **Part D drug plan**, plus a check on how your Medigap plan is working for you and what it costs. Considering moving out of Medigap? This is your time to explore Medicare Advantage (Part C). **Keep in mind: if you leave your Medigap plan, you may not be able to get it back.** Talk with your licensed agent to work through any questions.

YOUR 6-STEP REVIEW

- ☐ **1 Read your Annual Notice of Change (ANOC).** Part C and Part D plans mail it by September 30, listing next year's changes. (Medigap plans don't send one.) If your plan is ending, you may qualify for a Special Enrollment Period.
- ☐ **2 Check your doctors and hospitals.** Make sure they're still in your plan's network next year (mainly for Medicare Advantage).
- ☐ **3 Check your prescriptions.** Confirm each drug is still covered, on the same tier, at your preferred pharmacy.
- ☐ **4 Compare your total costs.** Add up premiums, deductibles, and copays. The lowest premium doesn't always mean the lowest total cost.
- ☐ **5 Reflect on this year.** Did your plan work for you? Note any changes: a move, a new diagnosis or prescription, retirement, or new eligibility for Medicaid or Extra Help.
- ☐ **6 Review with your licensed agent by December 7.** Confirm your plan or make a change. If you do nothing, your plan usually renews automatically.

AEP: YOUR MEDICARE REVIEW CHECKLIST

WHAT YOU CAN CHANGE DURING AEP (OCTOBER 15 – DECEMBER 7)

- Switch from one Medicare Advantage plan to another
- Return to Original Medicare and add a Part D prescription drug plan
- Switch from Original Medicare to Medicare Advantage (Part C)
- Join, switch, or drop a Part D drug plan

Good to know: AEP doesn't change Medigap rules. Leaving Medicare Advantage for Original Medicare? A Medigap plan may require health questions unless you have a guaranteed issue right. Line up your Medigap plan before you switch.

MEDICARE'S 2027 NUMBERS

Limits Medicare sets for every plan

\$2,400

Medicare's yearly cap on out-of-pocket costs for covered Part D drugs

\$700

Medicare's limit on a Part D plan's annual deductible

\$35

Medicare's limit: no more than \$35 for a month's supply of each covered insulin

\$9,850

Medicare's limit on in-network out-of-pocket costs in a Medicare Advantage plan

PROTECT YOURSELF

- **Be cautious of TV ads and unexpected calls** promising "new benefits." Medicare will never call you uninvited to sell you a plan.
- **Never drop your current coverage** until your new coverage is approved and you know its start date.

BRING TO YOUR REVIEW

- | | |
|---|---|
| ☐ Your Annual Notice of Change | ☐ Your Medicare and plan cards |
| ☐ Your prescriptions, with dosages | ☐ Your doctors and pharmacies |



Questions? Let's review your options together.

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Hours: M-F, 9 a.m.–5 p.m. CST, or by appointment

This checklist is for general education only and is not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare rules and costs change every year.

By dialing the phone number you will contact a licensed insurance agent. We do not offer every plan available in your area. Currently, we represent 5 organizations which offer 40 products in your area. Please contact Medicare.gov, 1-800-MEDICARE (TTY users call 1-877-486-2048) 24 hours a day/7 days a week, or your local State Health Insurance Program (SHIP) to get information on all of your options. MULTIPLAN_CK_AEPMRC_1026_C