

2027 MEDICARE READINESS CHECKLIST

A simple guide to review, compare and prepare before Medicare Open Enrollment.

OCTOBER 1-14

Review 2027 plans. Annual Open Enrollment applications begin October 15; other enrollment periods may apply.

OCTOBER 15-DECEMBER 7

Medicare Open Enrollment. Eligible changes take effect January 1, 2027.

1. READ YOUR ANNUAL NOTICE OF CHANGE (ANOC)

- ☐ Find the ANOC your current plan sent by mail or electronically.
- ☐ Review changes to premiums, deductibles, copays and maximum out-of-pocket costs.
- ☐ Check whether your doctors, hospitals and pharmacies are still in network.
- ☐ Check whether each prescription is still covered and whether its tier or restrictions changed.
- ☐ Review changes to dental, vision, hearing, transportation, over-the-counter and other extra benefits.

If you did not receive your ANOC, contact your current plan and request a copy.

WHAT TO HAVE READY

- ☐ Current Medicare and plan cards
- ☐ ANOC and other plan notices
- ☐ Medication list: name, dose and frequency
- ☐ Preferred doctors, specialists and hospitals
- ☐ Preferred pharmacy and backup pharmacy

QUESTIONS TO CONSIDER

- ☐ Did my prescriptions or doctors change?
- ☐ Do I expect surgery, therapy or new care?
- ☐ Which extra benefits did I actually use?
- ☐ Are my monthly and out-of-pocket costs manageable?
- ☐ Will I travel or live outside the area?

2. PROTECT YOUR INFORMATION

- ☐ Do not give your Medicare number, Social Security number or banking information to an unexpected caller.
- ☐ Be cautious with TV ads, mailers and calls promising money, free benefits or a better plan.
- ☐ Before making any change, confirm who you are speaking with and what the change would do to your current coverage.

Amber's number is 816-695-8248. Caller ID can be spoofed. When unsure, hang up and call the trusted number on your plan card, 1-800-MEDICARE, or Amber directly.

3. BEFORE YOU MAKE A CHANGE

- ☐ Compare the full plan - not just one extra benefit or TV advertisement.
- ☐ Confirm doctors, prescriptions, pharmacy, costs and coverage rules before enrolling.
- ☐ Do not cancel your current Medicare Advantage or drug plan yourself when switching plans; a properly completed new enrollment generally coordinates the change.
- ☐ Keep confirmation numbers and enrollment paperwork for your records.

Amber Rodriguez | IBA

amber@ibakc.com | 816-695-8248 | ibakc.com

Educational checklist only. Plan availability, costs, benefits, provider networks and drug coverage can change each year. Insurance Benefits Advisors is not affiliated with or endorsed by the U.S. government or the federal Medicare program.