

2027 MEDICARE ANNUAL ENROLLMENT GUIDE

October 15-December 7, 2026 | Changes take effect January 1, 2027

If you have a Medicare Supplement (Medigap) plan: AEP does not require you to renew or change it. Your policy continues as long as premiums are paid.

WHAT YOU CAN DO DURING AEP

Medicare Advantage: Join, switch, or leave a Medicare Advantage plan.

Part D: Join, switch, or drop a stand-alone prescription drug plan.

Original Medicare: Move from Medicare Advantage back to Original Medicare and, if needed, select Part D coverage.

WHAT AEP DOES NOT DO

No annual Medigap renewal: AEP does not apply to Plan G, Plan N, or other Medicare Supplement plans.

No automatic right to switch Medigap: Changing supplements typically requires medical underwriting.

No need to re-enroll: If you are satisfied with your supplement, simply keep paying the premium.

YOUR PART D CHECKLIST

- 1. Read your ANOC:** Your Annual Notice of Change explains next year's premium, formulary, pharmacy, and cost changes. It should arrive in late September by mail.
- 2. Compare every year:** Even if your medications have not changed, the best-value plan can change.
- 3. Start October 1:** Review 2027 options at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).
- 4. Enroll by December 7:** Your selected coverage begins January 1, 2027.

For Part D help

Use Medicare.gov's Plan Compare tool or call 1-800-MEDICARE (1-800-633-4227). Due to regulatory changes, brokers are no longer involved in Part D enrollments. We recommend enrolling through Medicare.gov.

KNOW SOMEONE WHO NEEDS MEDICARE SUPPLEMENT HELP?

Please share this guide with friends or family who are turning 65, retiring, or considering a move from Medicare Advantage to Original Medicare with a supplement.

Independent guidance • Multiple carriers • No cost for our help



SCAN TO SCHEDULE
Medicare Supplement
consultation



SCAN FOR QUOTES
Medigap quotes by email

65Medicare.org | 877-506-3378 | [65medicare.org/appointment](https://www.65medicare.org/appointment)

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