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.
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.

65Medicare.org | 877-506-3378 | 65medicare.org/appointment