

# Medicare Open Enrollment Checklist

October 15 — December 7 Each Year | SeniorFactsGuide.com

**OPEN ENROLLMENT RUNS OCTOBER 15 — DECEMBER 7. Changes take effect January 1.**

Medicare Open Enrollment is your annual opportunity to review your coverage and make changes. Even if you are happy with your current plan it is worth taking a few steps each fall to make sure your coverage still meets your needs and is as affordable as possible.

## Step 1 — Gather Your Information Before You Start

- Locate Your Medicare Card**  
Have your Medicare number ready. You will need it to compare plans and make any changes during open enrollment.
- Find Your Annual Notice of Change**  
Your current Medicare Advantage or Part D plan must send you an Annual Notice of Change by September 30 each year. This document explains any changes to your plan's costs, coverage, or network for the coming year. Read it carefully.
- Make a Complete List of Your Medications**  
Write down every prescription medication you currently take including the drug name, dosage, and how often you take it. This is essential for comparing Part D drug plans.
- List Your Current Doctors and Specialists**  
Write down the names of all physicians, specialists, and other healthcare providers you see regularly. You will need this to verify network coverage when comparing Medicare Advantage plans.
- Gather Information About Your Current Plan**  
Note your current plan name, plan ID number, monthly premium, deductible, and key copays. This is your baseline for comparison.
- Note Any Changes in Your Health This Year**  
Have your health care needs changed? New diagnoses, new medications, or anticipated surgeries may affect which plan is best for you in the coming year.

## Step 2 — Review Your Current Coverage

- Review Your Annual Notice of Change**  
Read your Annual Notice of Change carefully. Look for increases in premiums, deductibles, or copays. Check for changes to drug coverage or the provider network.
- Check Whether Your Drugs Are Still Covered**  
Formularies — the list of drugs covered by your plan — can change from year to year. Confirm that all of your current medications are still covered and at what tier.
- Check Whether Your Doctors Are Still In-Network**  
Provider networks can change annually. Confirm that your current doctors, specialists, and hospitals are still in your plan's network for the coming year.



### Calculate Your Total Annual Cost

Add up your annual premium, estimated deductibles, and typical copays and coinsurance. This total cost of ownership is more meaningful than the monthly premium alone.



### Review Any Extra Benefits

If you have a Medicare Advantage plan review whether extra benefits such as dental, vision, hearing, or fitness programs are still included and at what level.

#### Notes on Current Plan — What Is Changing:

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## Step 3 — Compare Your Options



### Use Medicare's Plan Finder Tool

Visit [medicare.gov](https://www.medicare.gov) and use the Plan Finder tool to compare all available plans in your area. Enter your medications to see total estimated drug costs for each plan.



### Compare Total Annual Costs — Not Just Premiums

A plan with a higher premium may cost less overall if it has lower copays and better drug coverage for your specific medications. Always compare total estimated annual costs.



### Check Drug Coverage on Each Plan

Enter all of your medications into the Plan Finder to see which plans cover them and at what tier. Lower tiers mean lower cost sharing.



### Verify Your Doctors Are In-Network

If comparing Medicare Advantage plans confirm that your current doctors are in the network of each plan you are considering before switching.



### Compare Star Ratings

Medicare rates plans on a 1 to 5 star scale. Higher-rated plans generally provide better quality care and customer service. Look for plans with 4 or 5 stars when possible.



### Consider Original Medicare vs Medicare Advantage

If you currently have original Medicare consider whether a Medicare Advantage plan might offer better value. If you have Medicare Advantage consider whether original Medicare with a Medigap policy might be a better fit.



### Check for Low Income Subsidy — Extra Help

If you have limited income and assets you may qualify for Extra Help which significantly reduces Part D drug costs. Apply through the Social Security Administration at [ssa.gov](https://www.ssa.gov).



### Check for Medicare Savings Programs

Low income Medicare beneficiaries may qualify for a Medicare Savings Program that pays some or all Medicare premiums. Contact your state Medicaid agency to find out if you qualify.

## Plan Comparison Worksheet

Category	Current Plan	Plan Option 2	Plan Option 3
Plan Name			
Monthly Premium			
Annual Deductible			
Doctor Visit Copay			
Specialist Copay			
Hospital Copay			
Drug Deductible			
Estimated Drug Cost			
Out-of-Pocket Max			
Star Rating			
My Doctors In-Network?			
My Drugs Covered?			
Extra Benefits			
Total Est. Annual Cost			

## Step 4 — Make Your Decision and Enroll

### Decide Whether to Stay or Switch

Based on your comparison decide whether your current plan still meets your needs or whether switching to a different plan would save money or provide better coverage.

### Enroll Online at Medicare.gov

The easiest way to make changes is online at [medicare.gov](https://www.medicare.gov) using your Medicare account. Changes made during open enrollment take effect January 1.

### Enroll by Phone

Call 1-800-MEDICARE (1-800-633-4227) to make changes by phone. Representatives are available 24 hours a day 7 days a week.

### Contact the Plan Directly

You can also contact a Medicare Advantage or Part D plan directly to enroll. They can guide you through the enrollment process.

### Get Free Help from SHIP

Your State Health Insurance Assistance Program provides free unbiased one-on-one counseling to help you compare plans and enroll. Find your local SHIP at [shiphelp.org](https://www.shiphelp.org) or call 1-800-MEDICARE.



### Confirm Your Enrollment

After enrolling confirm that you have received written confirmation from your new plan before the end of December. Keep this for your records.

## Step 5 — After Enrollment — January Checklist



### Receive and Review Your New Plan Card

Your new insurance card should arrive before January 1. Confirm your name and Medicare number are correct. Carry this card with you at all times.



### Notify Your Doctors and Pharmacies

Inform all of your healthcare providers and pharmacy of your new plan and insurance information so they can update their records before your first visit of the year.



### Fill Prescriptions Under New Plan

When filling your first prescription of the year confirm with your pharmacist that your new plan information is on file and that your drugs are covered as expected.



### Review Your Explanation of Benefits

Review the Explanation of Benefits statements you receive from your plan to confirm charges are accurate and that coverage is being applied correctly.



### Set a Reminder for Next Year

Set a calendar reminder for October 15 of next year so you remember to review your coverage again during the next open enrollment period.

## Key Medicare Dates to Remember

**September 30** — Annual Notice of Change must be mailed by your current plan

**October 15** — Medicare Open Enrollment begins

**December 7** — Medicare Open Enrollment ends — last day to make changes

**January 1** — New coverage begins for changes made during open enrollment

**January 1 — March 31** — Medicare Advantage Open Enrollment — switch MA plans or return to original Medicare

## Helpful Resources

**Medicare Plan Finder** — [medicare.gov](https://www.medicare.gov) — compare all available plans in your area

**1-800-MEDICARE** — 1-800-633-4227 — available 24/7 for Medicare questions and enrollment

**SHIP Counseling** — [shiphelp.org](https://www.shiphelp.org) — free one-on-one Medicare counseling in your state

**Extra Help / Low Income Subsidy** — [ssa.gov](https://www.ssa.gov) — apply for help paying Part D costs

**Medicare Savings Programs** — Contact your state Medicaid agency — help paying Medicare premiums

**SeniorFactsGuide.com** — Plain-English guides on Medicare, elder care, and estate planning

*This checklist is for general informational purposes only and does not constitute legal or financial advice. Medicare plan availability, costs, and coverage vary by location and change annually. Visit [medicare.gov](https://www.medicare.gov) or contact your state SHIP program for the most current information.*