

AEP 2027 Beneficiary Checklist

Fall review: October 15 - December 7, 2026. Plan changes take effect January 1, 2027 if the plan receives your request by December 7.

- ☐ Read your Annual Notice of Change and mark changes to coverage and costs.
- ☐ List the doctors, hospitals, prescriptions and pharmacies you need.
- ☐ Compare available plans and check coverage details with each plan.
- ☐ Check drug coverage if returning to Original Medicare; review Medigap availability separately.
- ☐ Submit any enrollment request before the deadline and retain confirmation.

Notes / plan confirmation

Source (as of 2026-10-12): <https://www.medicare.gov/health-drug-plans/open-enrollment>

Source (as of 2026-10-12): <https://www.medicare.gov/basics/forms-publications-mailings/mailings/costs-and-coverage/upcoming-plan-changes>

Review Medigap eligibility separately when returning to Original Medicare. This worksheet does not determine eligibility or enroll you.