**MEDICARE DECODER**

# The Open Enrollment Re-Shop Checklist: 30 minutes, once a year.

October 15 – December 7, 2026, for coverage starting January 1, 2027. Do the three steps in order; most people are done in one sitting.

| September | Oct 15 | Dec 7 | Jan 1 | Jan–Mar 31 |
|---|---|---|---|---|
| Your ANOC arrives by mail | 2027 plans & prices go live | Last day to switch | New coverage starts | Advantage: one more switch allowed |

## Step 1 · The five ANOC numbers (from September's envelope)

| Number | 2026 (now) | 2027 (from the ANOC) | Verdict |
|---|---|---|---|
| Monthly premium | $__________ | $__________ | OK / shop |
| Drug deductible | $__________ | $__________ | OK / shop |
| Out-of-pocket maximum | $__________ | $__________ | OK / shop |
| My drugs' tiers (list changes) | ____________ | ____________ | OK / shop |
| My doctors still in network? | yes | yes / NO: ________ | OK / shop |

*All five steady and doctors intact? You may legitimately be done. Any "shop" verdict: continue to Step 2.*

☐ **Step 2 · Re-shop your drug coverage at medicare.gov/plan-compare** `Oct 15 onward`

Enter every prescription (from the bottles) and your pharmacy. Sort by **total annual cost**, never premium. 2027 note: standalone drug plan subsidies end this year, so premium jumps vary widely by plan. Check your pharmacy shows as "preferred," and check restriction flags on your drugs.

☐ **Step 3 · Verify the people and the ceiling** `Before Dec 7`

Call each must-keep doctor: "Are you in-network for [exact plan name] for 2027, and taking new patients?" Note the plan's out-of-pocket maximum; that's the price of a bad year. Enroll in the winner at the Plan Finder; the old plan cancels itself January 1.

**Two cautions.** Switching back to Original Medicare does not guarantee a Medigap supplement; that usually means health underwriting once your original window has passed. And nobody legitimate calls you "from Medicare": verify every advertised benefit yourself at medicare.gov.