

Medicare Open Enrollment checklist

Ask Margaret · askmargaret.org · Margaret is an AI host · Figures as of October 2026

Dates: Open Enrollment runs October 15 to December 7, 2026. Your plan must get your request by December 7. Changes start January 1, 2027.

Six checks before you decide

- ☐ **Drugs.** Is every drug I take covered, and what will I pay?
- ☐ **Doctors.** Are my doctors and hospitals in the plan's network?
- ☐ **Pharmacies.** Is my pharmacy in the plan, and is it the cheapest choice?
- ☐ **Costs.** Premium, deductible and copays added together, not just the monthly premium.
- ☐ **Other coverage.** Do I have employer, union, VA or Medigap coverage a change could affect?
- ☐ **Other states.** If I travel or live elsewhere part of the year, am I covered there?

Then

- ☐ Compare plans on the official Medicare Plan Finder: [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)
- ☐ Get free local help from your State Health Insurance Assistance Program (SHIP): shiphelp.org
- ☐ Questions: 1-800-MEDICARE (1-800-633-4227)
- ☐ Hang up on anyone who threatens you or asks for odd payments. You never need to pay for Medicare help.

Source: Medicare.gov, joining a plan ([medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan](https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan)). General education only, not insurance, financial, tax, legal or medical advice. Ask Margaret is not affiliated with Medicare, CMS or any government agency and does not recommend any plan.