FREE LARGE PRINT CHECKLIST · OCTOBER 15 TO DECEMBER 7

Medicare Open Enrollment Checklist

Ten minutes now can help you avoid paying more than you need to next year. Tick each step as you go.

☐ Read your Annual Notice of Change

It arrives by the end of September and explains next year's changes in costs, drugs, networks and benefits.

☐ Update your list of doctors and drugs

Use the worksheet on the next page. Medicines change, and so can the best plan.

☐ Check that your doctors are in network

Call the doctor's office and ask: "Are you in network for that exact plan next year?" Write down the answer and the date.

☐ Compare plans

Use Medicare.gov/plan-compare or call SHIP for free, unbiased help. SHIP counselors do not sell anything.

☐ Compare the whole yearly cost

Premium times 12, plus the deductible, plus your drug copayments. For Advantage plans, also the yearly out-of-pocket limit.

☐ Decide and enroll before December 7

Keep the confirmation. Changes start on January 1. If you do nothing, you usually stay in your current plan.

Free, unbiased help: SHIP, shiphelp.org or 877-839-2675. Or call 1-800-MEDICARE (1-800-633-4227).

From **Medicare Made Simple**, the large print guide for seniors (Big & Clear Guides, Olimpia Pubblicazioni). Free to print and share.

General information, not insurance advice. Check Medicare.gov. Phone numbers and websites checked in October 2026.

WORKSHEET

My doctors, my medicines and my plans

My doctors and hospital

My medicines (name and dose)

Comparing plans: write what each one costs

	Current plan	Plan A	Plan B	Plan C
Monthly premium				
Deductible				
Drug copayments				
Yearly out-of-pocket limit (Advantage)				
My doctors in network?				

Compare the yearly total, not only the monthly premium. Medigap is not part of Open Enrollment: in most states, switching to Original Medicare does not guarantee that you can buy a Medigap policy.