



3 Ways to Prepare for Medicare Annual Enrollment

Annual enrollment starts October 15

Medicare annual enrollment is October 15 to December 7 every year. It's your chance to choose a new plan for the coming year or keep your coverage – and there's a lot to consider. These tips can help you decide: Should you keep your plan, or shop for a new one?

1. Review your current plan and evaluate your health needs

If you've been in the same plan for a few years and your health needs have changed, it might be time to review your options. These questions may help you decide if you should shop for new coverage:

- Have your doctors or prescription drugs changed?
- Do you have a new health concern, or a planned procedure or surgery?
- Do you travel more—or less—than when you selected your plan?
- Has your financial situation significantly changed?

If you answered yes to any of these questions, it might be time to shop around to see if there's something else that might better fit your needs.

2. Check your plan for cost and coverage changes

Plans can change from year to year, so pay attention to mail from your insurance company. They'll send you an Annual Notice of Change (ANOC) in September to let you know if any changes are coming to your current plan and how those changes may affect you. Plans may add or remove benefits, update the covered drug list, or change various costs.

Take time to read the ANOC, and contact your plan if you don't get one.

3. Explore your options

Rather than letting your plan renew each year, it might benefit you to see if less expensive options are available. Don't be afraid to shop around.

When annual enrollment starts on October 15, you can compare your plan to next year's plans by following these steps:

- Log in to this site.
- Find **Choose your 2027 Coverage** on the homepage.
- Click **Shop 2027 plans** under the plan you want to shop for.
- Go through the steps of updating your prescription drugs, doctors and health care needs. The more information you provide, the better we can recommend plans that fit your specific needs.
- Compare your plan to others we recommend. Plans are scored based on cost and benefits. The higher the score, the better the match.

If you decide to keep your plan, select **Keep my plan**. Or, simply do nothing, and your plan will renew.

Quick tips for annual enrollment

When it comes to calling Alight vs. helping yourself online, follow these guidelines.

Use the website to:

- [View your coverage or shop for a new plan](#)
- [Update your contact information](#)
- [Manage your HRA, if applicable](#)

Call Alight to:

- Request advocacy services
- Get enrollment help
- Discuss complex coverage needs

More resources

[How to Compare Plans](#)

[How a Licensed Benefits Advisor Can Help You](#)

[Annual Enrollment FAQ](#)
