GOULSON

INSURANCE SERVICES

Your Medicare AEP Checklist for 2027

One hour. One checklist. Full confidence your coverage still fits, before January 1.

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English · Español · עברית

THE DATES THAT MATTER

Four dates decide your 2027 coverage

By September 30, 2026

Your Annual Notice of Change (ANOC) letter arrives in the mail from your current plan. Watch for it. Do not toss it.

October 15 to December 7, 2026

The Annual Enrollment Period (AEP). This is your window to keep, switch, or drop coverage for 2027.

January 1, 2027

Whatever you choose takes effect. If you switched, your new card arrives before then.

If you do nothing

Your current plan renews itself, but with its new 2027 prices, drug list, and network. Doing nothing is still a decision. This checklist makes sure it is an informed one.

Step 1: Gather

Set these on the kitchen table. Ten minutes, tops.

- [ ] Your ANOC letter (the one that arrived by September 30)
- [ ] Your red, white, and blue Medicare card
- [ ] A list of every medication you take, with the dose (or just gather the bottles)
- [ ] The names of your doctors and your pharmacy

- [ ] Your current plan card (the one you show at the doctor's office)
- [ ] Your Medi-Cal card, if you have one

Step 2: The five ANOC checks

Open the ANOC letter. It compares this year to next year, side by side. Check these five things:

1. Premium. Find next year's monthly payment and compare it to what you pay now.

2. Deductible. Check how much you will have to pay out of pocket before the plan starts paying.

3. Drug list and tiers. Make sure every medication you take is still covered, and see whether any moved to a more expensive tier.

4. Provider network. Confirm your doctors, your hospital, and your pharmacy are still in the plan for 2027.

5. Extra benefits. See whether dental, vision, hearing, transportation, or gym benefits shrank, changed, or disappeared.

If anything on that list got worse, or you are just not sure, go to Step 3.

Step 3: Compare or confirm

What a free review does. In one call or one visit, we check your plan's 2027 changes against the plans we represent, using your exact medications, doses, doctors, and pharmacy. Real numbers, not guesses.

What to bring. Everything from Step 1. That is the whole list.

Our no pressure promise. If your current plan is still your best fit, we will tell you so, and the review ends there. Staying put is a perfectly good outcome. The review is free, and there is never an obligation to change anything.

WORKSHEET A

My medications

MEDICATION NAME	DOSE	HOW OFTEN	PHARMACY

Tip: the pharmacy column matters. The same plan can price the same drug differently at different pharmacies.

WORKSHEET B

My doctors

DOCTOR'S NAME	SPECIALTY	MUST KEEP?
		Yes / No
		Yes / No
		Yes / No
		Yes / No
		Yes / No
		Yes / No

Circle Yes for any doctor you are not willing to lose. That answer can decide the whole comparison.

WORKSHEET C

Questions to ask

Bring these to your review, or to any plan call.

1. Will my monthly premium or my deductible change in 2027?

2. Are all of my medications still on the drug list, and did any of them change tiers?

3. Are my doctors and my pharmacy still in the network next year?

4. What will my most expensive medication cost me over the whole year, month by month?

5. Is there a plan that covers the same doctors and the same medications for less?

VERIFIED FIGURES, CMS, APRIL 2026

The 2027 numbers box

Part D deductible for 2027: $700 maximum.

No drug plan may charge you more than $700 before drug coverage kicks in. Many plans charge less.

Part D out of pocket cap for 2027: $2,400.

Once you have spent $2,400 on covered medications in 2027, you pay $0 for covered drugs the rest of the year. Insulin users and people with expensive medications: this cap is why a careful plan choice matters.

For comparison, the 2026 figures: Part B premium $202.90 per month, Part B deductible $283, Part D out of pocket cap $2,100.

Still to come: CMS had not announced the 2027 Part B premium or deductible when this guide was prepared. Call us and we will give you the latest number the day it is released.

We are here to help

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We speak English, Spanish, and Hebrew. We are an independent, family run agency. Reviews are always free. **goulsoninsurance.com**

The fine print (the honest kind)

We do not offer every plan available in your area. Currently we represent 18 organizations which offer 233 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local

State Health Insurance Program (SHIP) to get information on all of your options. Not connected with or endorsed by the United States government or the federal Medicare program.

Helping a parent with this? You are welcome at the review. With your parent's permission, we are glad to walk through everything with both of you together, by phone or in person, and to send you a copy of whatever we go over.