Medicare Annual Enrollment Period Checklist

Get Ready for October 15 - December 7

📋 Before You Start

- ☐ Mark your calendar: AEP runs from **October 15 through December 7**
- ☐ Note: Changes made during AEP take effect **January 1**
- ☐ Gather your current Medicare card and plan information
- ☐ Locate your insurance card and member ID number

📊 Review Your Current Situation

- ☐ List all medications you currently take (include dosage and frequency)
- ☐ Note any new doctors or specialists you've started seeing this year
- ☐ Identify medical services or equipment you've needed (or expect to need)
- ☐ Review any challenges you faced with your current plan this year
- ☐ Check if your current doctors and hospitals are still in-network

💰 Gather Financial Information

- ☐ Collect your current plan's premium amount
- ☐ Note your deductible, copays, and coinsurance costs
- ☐ Calculate your total out-of-pocket costs from the past year
- ☐ Review any Extra Help or Low-Income Subsidy (LIS) status
- ☐ Check if you qualify for any Medicare Savings Programs

📄 Documents to Have Ready

- ☐ Medicare card (red, white, and blue card)
- ☐ Current plan membership card
- ☐ List of all prescription medications with dosages
- ☐ Social Security or Railroad Retirement Board card
- ☐ List of current doctors, specialists, and hospitals
- ☐ Recent medical bills or explanation of benefits (EOB) statements

🔍 Research Your Options

- ☐ Use Medicare.gov Plan Finder tool to compare plans
- ☐ Check if your prescriptions are covered under different plans
- ☐ Verify your doctors accept the plans you're considering
- ☐ Compare monthly premiums across available plans

- [ ] Review maximum out-of-pocket limits
- [ ] Check for plans with additional benefits (dental, vision, hearing, gym)
- [ ] Look into prescription drug coverage (Part D) if you don't have it

❓ Questions to Ask About Each Plan

- [ ] What is the monthly premium?
- [ ] What is the annual deductible?
- [ ] Are my doctors and specialists in-network?
- [ ] Is my pharmacy in-network?
- [ ] What are my prescription drug costs (copays/coinsurance)?
- [ ] What is the maximum out-of-pocket limit?
- [ ] Are there extra benefits I value (dental, vision, fitness)?
- [ ] Do I need referrals to see specialists?

📞 Important Actions

- [ ] Contact your current plan to ask about changes for next year
- [ ] Call potential new plans with specific questions
- [ ] Verify doctor participation directly with their office
- [ ] Confirm pharmacy coverage with your preferred pharmacy
- [ ] Ask about the plan's star rating (quality measure)

✅ Making Your Decision

- [ ] Compare at least 2-3 plan options side by side
- [ ] Calculate total estimated annual costs (premiums + out-of-pocket)
- [ ] Consider both current needs and potential future needs
- [ ] Review the plan's coverage gap ("donut hole") for Part D
- [ ] Check if the plan requires prior authorization for medications

📝 Enrollment Steps

- [ ] Enroll online at Medicare.gov, by phone, or through a licensed agent
- [ ] Keep confirmation number and enrollment paperwork
- [ ] Watch for your new plan materials in the mail
- [ ] Note your new plan's effective date (January 1)
- [ ] Save your new member ID card when it arrives

🔔 After Enrollment

- [ ] Review your new plan's Evidence of Coverage when it arrives

☐ Update your information with doctors and pharmacy
☐ Set up automatic premium payments if desired
☐ Add important phone numbers to your contacts
☐ File all plan documents in a safe place

📱 Important Phone Numbers to Keep Handy

- **Medicare**: 1-800-MEDICARE (1-800-633-4227)
- **State Health Insurance Assistance Program (SHIP)**: [Insert local number]
- **Social Security Administration**: 1-800-772-1213
- **Your Current Plan**: ____________________________
- **Your New Plan**: ____________________________

Remember: You have the right to change plans every year during AEP. Take your time, compare options, and choose the plan that best fits your healthcare needs and budget.