

Retirement Made Simple: Medicare Open Enrollment 2027 Key Dates

An independent one-page checklist from Retirement Made Simple. Figures current as of Oct 17, 2026. Print it, tick each box, and keep it by the phone.

Date	What happens	Done
By Sep 30, 2026	If you have a Medicare Advantage or drug plan, find the Annual Notice of Change your plan sent by September 30. No letter? Call your plan.	☐
Oct 15, 2026	Open Enrollment begins. You can compare 2027 plans and make changes.	☐
Nov 18, 2026	To see your Social Security benefit (COLA) notice online in late November, create a my Social Security account and turn on paperless notices by this date. It will also show your 2027 Medicare premium. Paper notices come in December.	☐
Dec 7, 2026	Open Enrollment ends. The plan must receive your enrollment request by this date.	☐
Jan 1, 2027	Changes take effect. The 3.6% Social Security increase starts with January benefits.	☐
Jan 1 – Mar 31, 2027	Medicare Advantage Open Enrollment Period: one change, for people already in a Medicare Advantage Plan.	☐

Before December 7

- ☐ Read my plan's Annual Notice of Change (Medicare Advantage or drug plan only)
- ☐ List every drug and dose; check each plan's formulary
- ☐ Check doctors, hospital, and pharmacy are in network
- ☐ Compare total yearly cost in Plan Finder ([Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare))
- ☐ Decide to stay or switch (check Medigap first if leaving Medicare Advantage)
- ☐ Enroll early, save the confirmation number, watch for the new card

Missed December 7?

Most people can't change plans again until next fall, but life events can open a Special Enrollment Period (for example, moving out of your plan's service area, or leaving or losing employer or union coverage, including COBRA). Not sure? Call 1-800-MEDICARE and explain your situation.

Free help: 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048), 24/7 except some federal holidays
 • Your local SHIP: shiphelp.org • Report fraud: 1-800-MEDICARE or [Medicare.gov/fraud](https://www.Medicare.gov/fraud). **Medicare will never call you to sell you anything.**

Want the full 14-page printable checklist? The 6-step review, drug list and plan comparison worksheets, and scam red flags: *Retirement Made Simple Open Enrollment Checklist for 2027 Medicare Plans*, \$9 at therrellian.gumroad.com/l/medicare-checklist-2027

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