

The 2027 Medicare Check-Up Checklist

7 things to check before December 7. Your plan can change every January 1, even if you do nothing. Use this list to see whether your plan still fits you for 2027.

1 Did you read your Annual Notice of Change?

Your plan mails this each fall. It lists what changes on January 1: premiums, copays, networks, and drug coverage.

2 Are your doctors still in network?

Write down each doctor and specialist. Call their office, or ask us to check for you.

3 Are your prescriptions still covered, and at what tier?

For 2027, the Part D out-of-pocket cap rises from \$2,100 to \$2,400, and the standard drug deductible rises from \$615 to \$700.¹

4 Is your pharmacy still preferred?

Preferred pharmacies can mean lower copays. Your pharmacy's status can change from year to year.

5 What is your maximum out-of-pocket for 2027?

This is the most you would pay for covered medical care in a year. Compare it with this year's amount.

6 Did your extra benefits change?

Dental, vision, hearing, and over-the-counter allowances often change. Check the dollar amounts, not just the names.

7 Is your plan still offered where you live?

Some plans have shrunk their service areas or closed. The national average drops from 39 Medicare Advantage plans to 35 for 2027.²



Not sure about any of these? Book your free 30-minute check-up.

A licensed agent reviews your doctors, prescriptions, and costs, then sends you a written recommendation: stay or switch. No cost, no obligation. Call or text 786-292-0180, or book at calendly.com/simplestartwithandrew/medicare. Annual Enrollment ends December 7.

We do not offer every plan available in your area. Currently we represent 4 organizations which offer 57 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

Simple Start Insurance is a licensed and certified representative of Medicare Advantage organizations and stand-alone prescription drug plans. Each of the organizations we represent has a Medicare contract. Enrollment in any plan depends on contract renewal. Not affiliated with or endorsed by any government agency.

1. CMS:

<https://www.cms.gov/files/document/announcement-calendar-year-2027-medicare-advantage-capitation-rates-part-c-part-d-payment-policies-g.pdf>

2. Checkbook, Medicare options and advice: <https://www.checkbook.org/washington-area/medicare-options-and-advice/>

My Doctors and My Medications

Fill this out for your own use and bring it to your check-up. Please don't email it to us. We'll go over it together by phone, video, or in person.

My doctors and specialists

Doctor or specialist	Practice / location	Phone

My pharmacy

Pharmacy name	Location	Mail order? (Y/N)

My medications

Medication name	Strength	How often	Brand or generic

Ready when you are.

Call or text 786-292-0180 | support@simplestartinsurance.com | [Book your check-up online](#)

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2. Checkbook, Medicare options and advice: <https://www.checkbook.org/washington-area/medicare-options-and-advice/>