Your Medicare Annual Enrollment Checklist

Annual Enrollment: October 15 – December 7 | AskTheRealMcCoy.com

1. Read your Annual Notice of Change letter

It arrived by September 30 and spells out exactly what's changing in your plan for next year — premiums, copays, covered drugs.

2. Confirm your doctors and hospitals are still in-network

Networks change every year. Make sure the doctors you know and trust are still covered for next year.

3. Check every prescription against next year's drug list

A drug covered this year can move to a higher tier — or off the list — next year. Pricey surprises live here.

4. Compare total costs, not just the premium

Add up the deductible, copays, and max out-of-pocket. A $0 premium plan can still cost you thousands.

5. Review dental, vision & hearing coverage

These benefits vary widely between plans and change year to year — know what you're actually getting.

6. Look for extras you might be missing

Gym membership, over-the-counter allowance, rides to appointments, Part B premium giveback — many people leave these on the table.

7. Mark December 7 on your calendar

After December 7, you're locked into your plan for all of next year. Don't guess — get a second set of eyes before the deadline.

Want help with this checklist? Call Greg McCoy at (202) 573-7146

Free Medicare plan reviews through Annual Enrollment — AskTheRealMcCoy.com