



AI Made Simple for Seniors

DigitalConfidenceForSeniors.com

Medicare Open Enrollment

Medicare Question Framework

Turn your plan's thick yearly letter into three good questions for a free, unbiased counselor. **AI can help you write the questions. You and your counselor make the choice.**

Open Enrollment starts

Oct. 15

Last day to make a change

Dec. 7

Changes you make start

Jan. 1, 2027

1 Find your Annual Notice of Change

Medicare Advantage and Medicare drug plans send it each fall, usually in September. It lists what changes in January.

Didn't get one? Call your plan. The number is usually on your **plan membership card** (not your Medicare card). Lost the card? Call **1-800-MEDICARE** (1-800-633-4227).

Original Medicare with no separate plan? No letter, but free counseling is still yours (step 4).

2 Know what you have now

On paper, not in AI: your plan's name and phone, your doctors, your pharmacy, your medicines and doses.

3 Ask AI to explain it, safely

The seatbelt rule: never give an AI tool your Medicare number. Describe the situation, never the person.

Safe way 1 • Copy the words, not the page. Type or say just the sentence that confuses you.

Safe way 2 • Cover it, then photograph it. Sticky notes over your name, address

and member number. Check the top and the tiny print at the bottom. Then tap the **plus sign (+)** in your AI app and choose the photo.

SAY OR TYPE SOMETHING LIKE THIS

“My Medicare drug plan’s Annual Notice of Change says my deductible is going up, and one of my medicines is moving to a different tier. Explain “deductible” and “tier” in plain English. Then give me three questions to ask a free Medicare counselor. Please don’t recommend a plan.”

Check any date or rule AI gives you on Medicare.gov.

4 Take your questions to a free counselor before December 7

A made-up starting list. Your questions will be your own.

1. Will each of my medicines still be covered next year, and what will each one cost me?

2. Are my doctors and my pharmacy still in the plan's network?
3. Adding it all up — premium, deductible and copays — what might I pay next year compared with this year?
4. Will any of my medicines need the plan's approval first (called "prior authorization")?
5. What is the most I could pay out of my own pocket in a year?
6. If I travel or spend part of the year away from home, am I covered there?
7. Did anything change for dental, vision or hearing?
8. If I do switch, what do I need to do before December 7, and when does the new plan start?

Your State Health Insurance Assistance Program (SHIP): free, one-on-one, in every state.

shiphelp.org

California: HICAP (Health Insurance Counseling and Advocacy Program):
1-800-434-0222

Medicare, 24 hours a day, 7 days a week (except some federal holidays):
1-800-MEDICARE (1-800-633-4227) ·
TTY (text telephone) 1-877-486-2048

Compare plans:

[Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare)

Medicare.gov: don't join a Medicare plan over the phone unless **you** called and asked for help.

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Gay will never ask you for passwords, verification codes or money. Anyone who does is not her.