Medicare Open Enrollment · October 15 – December 7

Medicare Question Framework

Your plan's yearly letter is thick, and the print is small. This sheet turns it into three good questions and one calm conversation with a free, unbiased counselor. **AI can help you write the questions. You and your counselor make the choice.**

OPEN ENROLLMENT STARTS	LAST DAY TO MAKE A CHANGE	CHANGES YOU MAKE START
Oct. 15	**Dec. 7**	**Jan. 1, 2027**
Every year	Circle it on your calendar	For this year's Open Enrollment

Step 1 · Find your Annual Notice of Change

If you're in a **Medicare Advantage plan** or a **Medicare drug plan**, your plan sends this document each fall, usually in September. It tells you what changes in January: your costs, your coverage, and more. Medicare's advice: review it, and decide whether your plan still meets your needs.

- ☐ **I found my Annual Notice of Change.**
- ☐ **I never got one, so I called my plan.**
  The number is usually on your **plan membership card**: the card from your plan, not your Medicare card. Lost the plan card? Call 1-800-MEDICARE (1-800-633-4227), and they'll help you find your plan's number.
- ☐ **I have Original Medicare with no separate plan.**
  You won't get this letter, but free, one-on-one help reviewing your options is still yours. The numbers are on page 5.

Step 2

What I have now

Your counselor needs the whole picture, and only you have it. Write it here, on paper. **None of this goes into AI.**

My plan today

My plan's name

My plan's phone number (from the plan card)

My doctors

My pharmacy (name and town)

My medicines and doses (or bring the bottles, or a printed list)

Bring to my appointment

- [ ] This sheet
- [ ] My Annual Notice of Change
- [ ] My plan membership card
- [ ] My list of medicines and doses

Why paper?

Your medicines and doctors are exactly what a counselor needs, and exactly what an AI tool doesn't. Paper never needs charging, and it never sends anything anywhere.

Letter-size paper (8.5 × 11 inches). Free to print and share. Education, not legal, medical, or financial advice.

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Step 3

Ask AI to explain the letter, safely

Artificial intelligence (AI) is good at plain English. It is not your plan advisor: it doesn't know your whole situation, and it can get Medicare details wrong.

The seatbelt rule

Never give an AI tool your Medicare number. Describe the situation, never the person: no name, no address, no member number, no Social Security number, no bank details.

Two safe ways to get your letter into AI

1 Copy the words, not the page

Find the sentence that confuses you. Type it in, or say it out loud. **Just that sentence.** There's nothing personal in "my medicine is moving to tier three."

2 Cover it, then photograph it

Cover your **name, address and member number** with a sticky note or a strip of paper. Check the top of the page and the tiny print at the bottom. Then, in your AI app, tap the **plus sign (+)** and choose your photo.

FILL IN THE BLANKS, THEN TYPE IT OR SAY IT

My Medicare plan's Annual Notice of Change says _____. Explain _____ in plain English. Then give me three questions to ask a free Medicare counselor. **Please don't recommend a plan.**

For example: "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."

✓ **No name. No Medicare number. Just the situation.**

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

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Step 4 · bring this page to your appointment

My questions for my counselor

Check the ones that matter to you and add your own. This is a made-up starting list; your questions will be your own.

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

My own questions

1. _____
2. _____
3. _____

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Step 4 · free and unbiased

Book a free Medicare counselor

Every state has free, one-on-one Medicare counseling. Counselors sell nothing and work for no insurance company. Call before December 7, and bring pages 2 and 4.

Free, unbiased help (they sell nothing)

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

shiphelp.org

In California: HICAP, the 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 yourself

Medicare.gov/plan-compare

Every state's help line: DigitalConfidenceForSeniors.com → Stay Safe → Free help in your state

My counselor's name and phone

Appointment date and time

One piece of advice straight from Medicare.gov

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

"Questions like these turn a thick envelope into a short, useful conversation."

— Gay Carroll-Haring

Your appointment

What my counselor told me

Write it down while it's fresh. Then the choice is yours to make, at your own pace, before December 7.

Answers to my three most important questions

1. _____

2. _____

3. _____

My decision (mine to make)

☐ **Keep my plan for 2027**

☐ **Change plans before December 7**

☐ **Still deciding**

My next step:

_____

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