EASY PATH ADVISORS

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FREE GUIDE

The 2027 Medicare Needs Check

A simple way to learn what you need from Medicare for 2027 - before you choose, change, or keep a plan.

You do not need to figure this out alone, and you do not need to decide today. Use this guide to check, in plain English, whether your current coverage still fits your life - and where it may be falling short.

Enrollment window ends December 7, 2026

How to use this guide

- **Page 2** explains Medicare and Parts A, B, C, and D, in plain English.
- **Page 3** explains what changes are headed our way for 2027.
- **Page 4** is your Needs Check. Tick any box that sounds like you.
- **Page 5** gives you the steps to take before December 7.

Keep this guide by the phone. If you would like a person to walk through it with you, the last page tells you how - free, with no pressure and no obligation.

Medicare, in plain English

Medicare is health coverage from the federal government, mostly for people 65 and older, and for some younger people with certain disabilities.

It is made up of parts. Each part covers a different kind of care:

A

Part A - Hospital coverage

Helps pay for inpatient hospital stays, skilled nursing facility care for a limited time, hospice care, and some home health care.

B

Part B - Medical coverage

Helps pay for doctor visits, outpatient care, preventive services like screenings and vaccines, and medical equipment.

Original Medicare

Parts A and B together are often called **"Original Medicare."**

C

Part C - Medicare Advantage

Plans from private companies approved by Medicare that combine Part A and Part B in one plan, usually include prescription drug coverage, and often add extras Original Medicare does not cover, like dental, vision, or hearing.

D

Part D - Prescription drug coverage

Plans from private companies that help pay for prescription medicines. Part D is available as a stand-alone plan alongside Original Medicare, or built into many Part C plans.

You do not need to memorize this. Just knowing which part covers what makes the next pages - and any conversation about your coverage - much easier to follow.

What changes are headed our way for 2027

Medicare plans are re-priced and re-designed every year - even the plan you already have. A plan that fit you well last year may not fit the same way next year.

Costs can change

Premiums, copays, and other costs are set plan by plan, and they can go up or down from one year to the next. Checking matters before the new year starts, not after a bill surprises you.

Drug coverage lists can change

Plans update which prescriptions they cover and how they cover them. A medicine that was covered this year may be covered differently next year.

Doctor networks can change

Doctors, hospitals, and pharmacies can join or leave a plan's network. If your doctor leaves your network, your costs and your choices can change with them.

Extra benefits can change

Some plans offer extra benefits beyond Original Medicare, like dental or grocery and over-the-counter allowances, and those extras can be added, reduced, or removed from year to year. What was included last year is not a promise for next year.

Watch for one important letter

Each fall, your plan sends an **Annual Notice of Change** letter. It lists what will be different in your plan for the coming year. Read it carefully, keep it with this guide, and note anything that affects your doctors, your prescriptions, or your budget.

The enrollment window runs October 15 - December 7, 2026. That window is your yearly chance to compare and switch before the new plan year starts January 1, 2027. The next page helps you learn what you need before that date arrives.

The Needs Check

Read each question honestly. Tick the box if it sounds like you. There are no wrong answers - every tick is simply something worth checking before December 7.

- [ ] **Do you need more dental coverage?**
  Why it matters: Dental care is easy to put off when coverage is thin, and small problems can grow into bigger ones. If you have delayed dental work, this is worth checking.

- [ ] **Do you need more help with groceries and over-the-counter items?**
  Why it matters: Food and everyday health items are part of staying well. If those costs stretch your budget, it is worth learning what options may exist in your area.

- [ ] **Do you need more help with monthly bills?**
  Why it matters: Household bills compete with health costs every month. If making ends meet feels tighter than it used to, that belongs in your Medicare conversation too.

- [ ] **Do you need lower prescription costs?**
  Why it matters: If you skip doses or delay refills because of cost, please tick this box. Your medicines only help if you can afford to take them as prescribed.

- [ ] **Are your doctors still in your plan's network?**
  Why it matters: Networks change. Keeping the doctors you trust may depend on checking this before the new year, not in January.

- [ ] **Are your prescriptions still covered?**
  Why it matters: Coverage lists change too. Bring a list of your current medicines so each one can be checked against the year ahead.

Ticked one box - or several? That does not mean you must change anything. It means those are the questions to ask, with your list in hand, before the enrollment window closes.

Before December 7: your checklist

1. **Find your Annual Notice of Change letter**

   Read what is changing in your current plan for 2027, and keep the letter with this guide.

2. **Complete the Needs Check on page 4**

   Tick every box that sounds like you - dental, groceries and over-the-counter items, monthly bills, and prescription costs.

3. **Make your two lists**

   Write down your doctors and your prescriptions. Both lists are needed to check networks and drug coverage for the year ahead.

4. **Ask your questions before the deadline**

   Get answers while you can still act on them. The Annual Enrollment Period ends December 7, 2026.

My doctors:

My prescriptions:

Want a person to walk through this with you?

Call 1-888-450-5051

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