

Annual Notice of Change Checklist

For a parent with a Medicare Advantage plan. Open enrollment runs October 15 to December 7, 2026. Changes take effect in January 2027.

1. Find the paperwork

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| ☐ | Annual Notice of Change and Evidence of Coverage in hand
SHIP plans should send these by September 30. If they never came, call the plan (number on the back of the card) and ask for copies. |
| ☐ | Parent's permission to help
Plans and Medicare generally need it before they discuss the account with you. |

2. Gather before you sit down

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| ☐ | Every medicine, dose and the pharmacy used |
| ☐ | Every doctor, specialist and hospital your parent sees |
| ☐ | Last year's costs
Copays, deductibles, anything that surprised you. |

3. Read the notice in this order

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| ☐ | Drugs: still covered? Same cost?
A drug covered this year may not be covered next year, and its cost can change even if it stays on the list. |
| ☐ | Doctors and hospitals: still in the network?
Look up your parent's own doctors, not just the plan's general network. |
| ☐ | Costs: deductibles and copays
Check the copays for the services your parent actually uses, such as specialists. |
| ☐ | Extras: dental, vision, allowances
Check anything your parent uses against the 2027 benefits. |
| ☐ | Highlight every line that differs from this year
These are the lines to ask the plan or a counselor about. |

4. Decide

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| ☐ | Looks fine: stay, and note the date you checked |
| ☐ | One thing looks worse: compare 2 or 3 plans in Medicare Plan Finder
Use the real drug list and pharmacy. Compare total yearly cost, not just the premium. |
| ☐ | Several things look worse, or the plan is leaving: book a free SHIP counselor before December 7 |
| ☐ | Keep a copy of the final choice and the date |

Free, independent help: your State Health Insurance Assistance Program (SHIP), at shiphelp.org, or 1-800-MEDICARE (1-800-633-4227). A star rating shows plan quality; it does not tell you whether your parent's doctors and drugs are covered.