

2027 Medicare Plan Comparison Worksheet

FREE PRINTABLE | Wise Years Living | Reviewed October 10, 2026

Use this worksheet to compare your current coverage with another plan. Do not enter Medicare, Social Security, bank, or account numbers.

Important dates

October 15–December 7, 2026: Annual Medicare Open Enrollment. Changes generally begin January 1, 2027. First-time Medicare enrollment follows different rules.

Step 1: Gather your information

- ☐ 2027 Annual Notice of Change and plan coverage documents
- ☐ Medication names, strengths, and preferred pharmacies
- ☐ Names of doctors, specialists, and hospitals
- ☐ Your expected medical visits and current plan costs

Step 2: Compare the plans

What to compare	Current plan	Other plan
Plan name / type	_____	_____
Monthly plan premium	_____	_____
Deductible(s)	_____	_____
Estimated annual prescription costs	_____	_____
Regular doctors in network?	_____	_____
Preferred hospital / pharmacy?	_____	_____
Specialist visit cost	_____	_____
Applicable out-of-pocket maximum*	_____	_____
Prior authorization / other limits	_____	_____

*Out-of-pocket maximums differ by coverage type and do not necessarily include premiums or every expense. Compare estimated total annual costs, not just the monthly premium.

7 Checks Before You Decide

- ☐ 1. Read your 2027 Annual Notice of Change.
- ☐ 2. Verify each prescription, dosage, and pharmacy.
- ☐ 3. Confirm doctors, hospitals, and plan networks for 2027.
- ☐ 4. Compare premiums, deductibles, copays, and likely annual spending.
- ☐ 5. Understand Medigap eligibility and risks before switching coverage types.
- ☐ 6. Compare on Medicare.gov and confirm details with the plan.
- ☐ 7. Decide whether keeping or changing your plan best meets your needs.

Questions to ask a plan representative

- ☐ Are my specific doctors and medications covered for 2027?
- ☐ What will my regular visits, prescriptions, and hospital care cost?
- ☐ What restrictions or prior authorizations apply?
- ☐ When will the new coverage begin, and how does my current coverage end?

My decision and next step

- ☐ Keep my current plan ☐ Compare further ☐ Change plans

Action / follow-up: _____

Confirmation date / reference (no account numbers): _____

Official, free help

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

Medicare: 1-800-MEDICARE (1-800-633-4227)

SHIP counseling: shiphelp.org

Before changing from Medicare Advantage to Original Medicare, check Medigap eligibility. Employer, union, or retiree coverage may also be affected by a change. Contact the relevant benefits administrator before acting.

Educational worksheet only; not individualized insurance, medical, or legal advice. Plan details vary by location and personal circumstances. Confirm details with Medicare or your plan.