2027 Iowa Medicare Plan-Change Checklist

For Iowans whose Medicare Advantage or drug plan is ending or changing in 2027, and the family members helping them.

1 Know your dates

Oct 15 – Dec 7
Open enrollment: change Medicare Advantage or drug plans for 2027.

Dec 31
Plan ending? Choose new coverage by now to avoid a gap on Jan 1.

Feb 28, 2027
Special enrollment period ends for people whose plan was canceled.

Jan 1 – Mar 31
Medicare Advantage open enrollment: one change if you're in an Advantage plan.

2 Read your letter

- [ ] Does it say your plan is **ending**, or only **changing**?
- [ ] Did your premium, copays or deductible change?
- [ ] Are your prescriptions still covered, and at what cost?
- [ ] Are your doctors and hospitals still in network?

3 Gather these

- [ ] Your Medicare card
- [ ] Current plan ID card and the letter
- [ ] List of prescriptions with doses
- [ ] List of doctors, hospitals and your pharmacy

4 Know your two paths

A. Another Medicare Advantage plan. One card, often low premiums, but a network and copays. Check that your doctors are in it.

B. Original Medicare + Medigap + Part D. See any doctor who accepts Medicare nationwide, with a monthly premium. Often a fit if you travel or use Mayo Clinic.

Plan ending? You may have a **guaranteed issue right** to buy certain Medigap policies with no health questions. Time limits apply, so ask before you decide.

5 Ask about any plan before you choose

- [ ] Are all my doctors, hospitals and pharmacy covered?
- [ ] What will my prescriptions cost for the whole year?
- [ ] What's the most I could pay out of pocket in a year?
- [ ] Does it cover me when I travel or spend winters away?
- [ ] Do I need referrals or prior approval for care?
- [ ] Can I get Mayo Clinic or my preferred specialists?

6 Free help

Iowa SHIIP
Free state counseling
1-800-351-4664
shiip.iowa.gov

Medicare
24/7 plan comparisons
1-800-MEDICARE
(1-800-633-4227)

Kaleb Linhart
Licensed insurance agent, all of Iowa
Call or text (515) 204-3716
linharthealthandlife@gmail.com

We do not offer every plan available in your area. Currently we represent [#] organizations which offer [#] products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options. Kaleb Linhart, licensed insurance agent, NPN 21339092. Not connected with or endorsed by the U.S. government or the federal Medicare program. General information only. Dates per the Iowa Insurance Division, Oct 2026; your situation may differ.