

2026 AEP Quick Reference Guide

Use this quick guide to prepare clients for Medicare Open Enrollment conversations.

AEP dates to remember

October 15-December 7, 2026

Medicare Open Enrollment for changes to 2027 Medicare health or drug coverage.

January 1, 2027

Coverage starts for changes accepted by the plan by December 7.

January 1-March 31

Medicare Advantage Open Enrollment for people already in a Medicare Advantage Plan.

Annual review workflow

- [] Confirm doctors and facilities
- [] Review prescriptions, dosage, pharmacy, and formulary
- [] Compare premiums, deductibles, copays, coinsurance, and maximum out-of-pocket
- [] Check plan notices including ANOC/EOC
- [] Document client preferences and next steps

Conversation guardrails

- Do not imply every client should change plans.
- Review needs before discussing plan options.
- Confirm all information against official plan documents.
- Keep clear records of what was discussed and what the client requested.

Educational resource only. Not connected with or endorsed by the U.S. government or the federal Medicare program. Benefits, costs, networks, formularies, and enrollment rules may change. Always review official Medicare.gov materials and plan documents before enrolling.