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How to Prepare for Medicare Open Enrollment

SPRINGFIELD, Ill. – Before Medicare’s Open Enrollment period begins on Oct. 15, the Illinois Department on Aging (IDoA) is encouraging beneficiaries to start browsing plans early and to get trusted advice through the state’s Senior Health Insurance Program (SHIP).

“I want to express to people with Medicare Part D plans and or Medicare Advantage plans that it is necessary to check your current plan and the benefits offered for 2027. Some premiums (for Part D plans) have gone from \$0 per month to \$6--\$23 per month,” said **SHIP Director Sandy Leith**. “It is good practice to make sure your prescriptions will still be on the formulary for next year’s plan or just shop around for a better Part D plan that may save you money next year. If you take your Medicare through a Medicare Advantage plan, check to see what the copays for health and drug benefits will cost you in 2027. There are some plans that are not renewing for 2027; make sure to contact your plan if you received a letter of non-renewal. There may be other options within the same company for you.”

Medicare’s annual Open Enrollment Period (Oct. 15–Dec. 7) is an opportunity for beneficiaries to join, switch, or drop certain Medicare plans. Current beneficiaries should soon be receiving their plan’s Annual Notice of Change (ANOC), which summarizes the changes in their plan’s cost and coverage for the coming year.

An updated ["Medicare & You" handbook](#) was mailed to all Medicare households in late September. The handbook is also available [online](#) in many different formats and languages, including large print, braille, and more. It contains important information about:

- Medicare benefits, costs, rights, and protections.
- Health and drug plans.
- Answers to common questions.

For additional help understanding Medicare options and how to save money, beneficiaries can contact Illinois’ Senior Health Insurance Assistance Program (SHIP) by calling 1-800-252-8966 or emailing Aging.SHIP@illinois.gov. SHIP utilizes over 1,000 trained volunteers statewide who offer trusted, unbiased Medicare counseling.

Many SHIP sites are currently taking appointments to help beneficiaries navigate the decision-making process. To schedule an appointment, contact [a local SHIP site](#) directly. To make most of a counseling session, beneficiaries are encouraged to bring a list of their current medications and preferred pharmacies, along with any recent information received from your current drug/health plan.

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ilaging.illinois.gov

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with appropriate State and Federal statutes. If you feel you have been discriminated against, call the Senior Helpline at 1-800-252-8966; 711 (TRS).