Is your doctor still covered in 2027?

Five checks before you choose your Medicare coverage

For Medicare Advantage: verify the exact 2027 plan, not just the insurance company name. This checklist helps you organize questions; it does not confirm coverage.

- [ ] **1. Identify the exact plan**

  Write down the full plan name, plan ID if available, and coverage year. Gather your Annual Notice of Change and 2027 plan materials. [1]

- [ ] **2. Check each doctor and hospital**

  Use the plan's 2027 provider directory, then confirm with both the plan and the provider's office. Ask about your primary doctor, specialists, and preferred hospital. [2]

- [ ] **3. Ask what using care would cost**

  Ask about visits, hospital care, referrals, prior authorization, and out-of-network rules. HMO and PPO rules differ; out-of-network care may cost more or may not be covered. [2]

- [ ] **4. Check prescriptions separately**

  Part D covers prescriptions; it does not determine your doctor network. Check each drug's name and dose, coverage rules, price, and your preferred pharmacy. [3]

- [ ] **5. Review while you have time to choose**

  Annual Open Enrollment runs October 15 - December 7. Changes generally take effect January 1. Other enrollment periods may apply to your situation. [1]

Keep getting the care you need. Do not delay emergency care because of a network question. Networks can change; verify again when scheduling care.

Your coverage check worksheet

Keep this worksheet for your review call. Do not send it through the callback form.

Exact 2027 plan: _____

Plan ID (if available): _____ Date checked: _____

Doctor / hospital	Office location	2027 network?	Confirmed by / date

Record Yes / No / Not yet confirmed. Note the plan and provider answers separately.

Prescription & pharmacy questions

Keep a separate medication list with names and doses. Ask about coverage, costs, approval rules, and pharmacy choices. Do not stop or change medication based on this worksheet.

My questions / any conflicting answers:

Need help checking your doctors and prescriptions?

Request a free call with Shamice Daniel. There is no obligation to enroll.

Request a Call →

Official sources (click to read):

1. Open Enrollment
2. Medicare Advantage plan types
3. How drug plans work

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