NBP NATIONAL BENEFIT PLANS
For Health, for Life, for Peace of Mind

What to Review Before You Renew or Change Plans

Start here

Your coverage deserves a review before it renews. Use this guide to organize the details and questions that matter to you. It does not select a plan for you or require you to enroll.

Understand the routes before comparing

Original Medicare includes Part A and Part B. People may also consider a separate Part D drug plan and Medicare Supplement Insurance, commonly called Medigap, subject to the rules that apply to them. Medicare Advantage is another way to receive Medicare benefits through a private plan. Medigap supplements Original Medicare; it is not an add-on to Medicare Advantage.

Ask how each route handles the care you use, including provider access, drug coverage, premiums, and costs when receiving services. There is no single coverage route that this guide recommends for everyone.

Separate national updates from your plan's changes

For 2027, the standard Part D deductible is $700 and the out-of-pocket threshold is $2,400. These figures do not describe every cost under your coverage. The drug threshold does not include premiums or all healthcare expenses. Use your specific plan information to check how your medicines are covered and what your deductible is.

Your plan's Annual Notice of Change, if applicable, identifies changes for next year. Read that notice and the current next-year documents. Keep separate notices about a plan ending or leaving your area.

Review access and costs together

Begin with doctors, specialists, hospitals, prescriptions, and pharmacy choices. Use the exact plan and year. Write down any unclear coverage requirements and ask for an explanation.

Consider premiums, deductibles, copays, and coinsurance. Ask what any spending limit includes, what it excludes, and how the plan might work if you need more care than expected. Treat estimates as preparation, not guaranteed bills.

Know which dates apply

Medicare fall Open Enrollment runs October 15–December 7, with resulting coverage changes effective January 1. Turning 65, retiring, or losing coverage can involve different enrollment rules. Medigap has separate protections; fall enrollment alone does not guarantee that you can buy a Medigap policy without underwriting. Ask about your federal rights, state rules, and personal circumstances before a switch.

Your private preparation checklist

Keep this information for yourself and a securely arranged review. Do not put medical details into public comments or a basic marketing form.

- Current plan name and the year of the documents: _____

- Annual Notice of Change or other notices gathered: _____

- Doctors and specialists to check: _____

- Preferred hospitals or facilities: _____

- Medicines, dosages, and frequency: _____

- Preferred pharmacy: _____

- Anticipated care or travel questions: _____

- Premium and other costs I want explained: _____

- My three most important questions: _____

- Date and source of any coverage confirmation: _____

Questions to ask before changing

What does this choice mean for my doctors and medicines? Which costs could I pay when using it? What rules apply if I switch coverage routes? What happens to the coverage I have now? What information should I verify before deciding?

A review may support keeping suitable coverage. You should understand the reason for the decision either way.

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Help before, during, and after enrollment

National Benefit Plans helps explain coverage and compare available options from carriers it represents. To ask about a review, visit https://nbplans.com/contact/ or call (248) 362-4050. Do not send sensitive personal information through an ordinary inquiry form.

For broader Medicare information and options, visit Medicare.gov, call 1-800-MEDICARE, or contact your State Health Insurance Assistance Program.

Sources

https://www.medicare.gov/health-drug-plans/open-enrollment
https://www.medicare.gov/health-drug-plans/medigap/ready-to-buy/when
https://www.medicare.gov/basics/forms-publications-mailings/mailings/costs-and-coverage/upcoming-plan-changes https://www.cms.gov/files/document/2027-announcement.pdf https://www.medicare.gov/health-drug-plans/medigap

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