

Open Enrollment: 5 Mistakes to Avoid

1. Choosing by premium alone

Compare premiums, deductibles, copays, coinsurance and applicable out-of-pocket limits. Estimate costs using the care you expect.

2. Skipping doctor checks

Confirm your doctors and hospitals participate in the exact plan for the coming year. Check with the plan and provider before enrolling.

3. Overlooking prescription costs

Review each medication, dose and pharmacy. Check covered-drug lists, restrictions and your estimated costs.

4. Renewing without a review

Medicare: read the Annual Notice of Change. ACA: review renewal notices and update expected household income and household details.

5. Missing your enrollment window

Medicare and ACA have separate calendars. Verify eligibility, deadlines and effective dates before changing coverage.

Know your dates for 2027 coverage

Medicare health/drug annual enrollment: October 15 - December 7, 2026.

HealthCare.gov: November 1, 2026 - January 15, 2027. Enroll by December 15 for January 1 coverage; pay the first premium. State Marketplace dates and special enrollment rules can differ.

Request a free plan review with Gil

www.paduafinancial.com/medicare/

Call 321-745-5421 to request an appointment. Medicare plan discussions use the appropriate Scope of Appointment. An inquiry does not book an appointment or enroll you.

General education. Availability depends on state authority, carrier appointments and eligibility. No health products offered by Padua in California. Medicare annual enrollment is not a guaranteed right to buy or switch Medigap without underwriting. We do not offer every plan available in your area. Contact Medicare.gov or 1-800-MEDICARE for all options.

Official resources - reviewed October 10, 2026

Medicare open enrollment

Marketplace dates

Compare Marketplace plans

Renew or update Marketplace coverage