Your 2026 Medicare Checklist

The dates and numbers that matter, in plain language. Every figure is shown with its year and its source, so you can check it yourself.

KEY ENROLLMENT DATES

Around your 65th — **Initial Enrollment Period**
Your 7-month window: the 3 months before your birthday month, that month, and the 3 months after. Born on the 1st? Your window starts a month earlier. This is the big one. Miss it and the penalties below can follow you for life.

Oct 15 – Dec 7 — **Annual Enrollment Period**
Switch your Medicare Advantage or Part D drug plan for next year. This window comes around every fall.

Jan 1 – Mar 31 — **Medicare Advantage Open Enrollment**
Already in an Advantage plan? You get one change during this window.

Jan 1 – Mar 31 — **General Enrollment Period**
Missed your first window? You can still sign up here, and coverage starts the month after you enroll.

THE 2026 NUMBERS PEOPLE ASK ABOUT MOST

$202.90
Part B standard premium, per month

$283
Part B yearly deductible

$1,736
Part A hospital deductible, per benefit period

up to $615
Part D drug deductible

$2,100
Part D out-of-pocket cap. Up from $2,000 in 2025. After that you pay $0

$109k / $218k
Where IRMAA higher-income surcharges begin (single / joint)

TWO PENALTIES WORTH AVOIDING

- **Part B, late.** Sign up after your window and your premium can rise 10% for every full 12 months you could have had it. That increase lasts as long as you have Part B.
- **Part D, late.** Go without drug coverage and a penalty gets added to your premium too, also for as long as you have it. The fix is simple: keep coverage that counts, or sign up on time.

Sources: Medicare.gov and the CMS 2026 Parts A & B and Part D fact sheets. Figures as of 2026. Program rules change every year, so confirm current details at Medicare.gov before you act.

YOUR QUICK CHECKLIST

- [ ] **Mark your Initial Enrollment window** on the calendar if you are turning 65 soon.
- [ ] **Compare plans yourself at Medicare.gov** during Oct 15 to Dec 7, using your own drug list and doctors.
- [ ] **Check whether you cross an IRMAA line.** It looks at your income from two years ago, so 2026 uses your 2024 return.
- [ ] **Save your free SHIP counselor's number** before you need it (shiphelp.org).
- [ ] **Never give your Medicare number** to anyone who contacts you first.

A 30-SECOND SCAM CHECK

- Medicare will **not** call, text, or email you out of the blue asking for your Medicare number or a payment.
- Real Medicare help is always **free**. Anyone charging you to "sign up," or pushing you to decide today, is a red flag.
- When something feels off, **hang up and call the official line yourself** using the number below, not a number a caller gives you.

WHERE TO GET FREE, UNBIASED HELP

Medicare.gov
Compare plans and check coverage yourself.

1-800-MEDICARE
The official Medicare line (1-800-633-4227).

SHIP · shiphelp.org
Free one-on-one counseling in your state. They do not sell anything.

Watch the explainers
Plain-language videos at youtube.com/@PlainlyRetired.