

MEDICARE 2027

What's New & What to Do

Coverage updates take effect **January 1, 2027**. Review your plan during Medicare Open Enrollment, **October 15–December 7, 2026**.

2027 Highlights

- **Part D benefit redesign is now in regulation:** CMS codified the Inflation Reduction Act's redesigned benefit, including the **\$2,100** annual out-of-pocket threshold for covered Part D drugs, the end of the coverage-gap phase, and updated payment responsibilities for plans, drug manufacturers, and Medicare.
- **Drug-plan coverage rules are updated:** The final rule codifies changes for alternative prescription drug coverage and makes related technical updates to specialty-tier rules.
- **Telehealth continues:** Medicare's expanded telehealth flexibilities run through **December 31, 2027**, allowing covered services from anywhere in the U.S., including home.
- **New virtual diabetes-prevention options:** Participants can use virtual-only providers and choose live or self-paced sessions.
- **Certain GLP-1 medicines for weight loss:** Eligible people with Part D may access certain drugs for a **\$50 copay for a monthly supply**, subject to Medicare requirements.
- **Enrollment is streamlined:** The final rule updates Medicare Advantage and Part D enrollment processes for coverage beginning January 1, 2027.
- **Eligibility rules changed:** New applicants must meet current citizenship, nationality, or immigration-status requirements.

Your 3-Step Checkup

1. **Read your Annual Notice of Change.** Check premiums, copays, drug formularies, pharmacies, providers, and added benefits.
2. **Compare 2027 plans.** Use [Medicare.gov](https://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227)**.
3. **Confirm before enrolling.** Ask your doctors and pharmacies whether they will be in-network, and verify that every prescription is covered.

Official sources: [Medicare & You 2027](#) • [CMS 2027 Medicare Advantage & Part D Final Rule](#) • [Medicare Telehealth Coverage](#)

Plan benefits and costs vary. Use Medicare.gov for the latest plan-specific information. Prepared September 2026.