

Ryan Phillips

Licensed Medicare agent, Health Plan Markets

(407) 718-5060
rphillips@askhpm.com

Keep this by the phone. When I call, it'll be from (407) 718-5060.

Your Medicare Open Enrollment checklist

What to look at before any call about your plan, mine included.

1. **Know the window.**
   Open Enrollment runs October 15 to December 7. Changes start January 1, 2027.
2. **Find your plan's letter.**
   If you have a Medicare Advantage or drug plan, look for the Annual Notice of Change. It should have arrived by the end of September. Look for what's changing in your costs and coverage.
3. **Make two lists.**
   Your doctors, and your prescriptions with the doses.
4. **Check your doctors before the price.**
   A low price helps only if your doctors take the plan.
   Check that they do, and what your visits will cost.
5. **Guard your Medicare number.**
   If someone you don't know asks for it, hang up and call Medicare yourself:
   1-800-MEDICARE (1-800-633-4227), TTY 1-877-486-2048.
6. **Free, independent help.**
   Medicare's Plan Finder at Medicare.gov/plan-compare compares the plans in your area.
   Florida's SHINE program offers free, one-on-one Medicare counseling.

What I'll never do:
ask for your Medicare or Social Security number by text,
or call you from any other number.

A NOTE FROM RYAN

This time of year, Medicare can feel like a lot.
The letters pile up, and the phone keeps ringing.

My job is to make it simpler.
I'll listen first, then walk you through your options
in plain English, with no pressure to pick anything.

I want to be the agent you and your family can count on,
this fall and every fall after.

Ryan

This is a solicitation for insurance. A licensed insurance agent may contact you.

We do not offer every plan available in your area. Currently we represent 17 organizations which offer 537 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

medicarehelp.gethpm.com is powered by Health Plan Markets. Not connected with or endorsed by the U.S. Government or the federal Medicare program.