Medicare Open Enrollment Ends December 7: What New Jersey Seniors Should Review Before 2027

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Medicare's Annual Open Enrollment Period is happening now. It runs from October 15 through December 7, and changes made during this period take effect January 1 (Medicare.gov). Your plan must receive your enrollment request by December 7, so there are fewer than three weeks left to make a decision for 2027.

If you do nothing, most plans renew you automatically. That can work out, but plans change their costs, covered drugs, and benefits every year. Open Enrollment is your yearly chance to make sure your coverage still fits your health, your doctors, and your budget.

Medicare at a Glance

Medicare has four parts, plus optional supplemental coverage (Medicare.gov):

- **Part A (Hospital Insurance)** helps cover inpatient hospital care, skilled nursing facility care, hospice, and home health care.
- **Part B (Medical Insurance)** helps cover doctor services, outpatient care, durable medical equipment, and many preventive services such as screenings and annual wellness visits.
- **Part C (Medicare Advantage)** is an alternative to Original Medicare offered by private insurers.

These plans include Parts A and B, and usually Part D.

- **Part D (Prescription Drug Coverage)** helps pay for prescriptions. You can get it through a stand-alone drug plan alongside Original Medicare, or through a Medicare Advantage plan that includes drug coverage.
- **Medigap (Medicare Supplement Insurance)** is private coverage that helps pay your share of costs under Original Medicare. Plans are standardized by letter, such as Plan G, so the benefits of a lettered plan are the same no matter which company sells it.

The New Jersey Picture

About 1.84 million New Jersey residents have Medicare. For 2027, the state has 72 Medicare Advantage plans, down from 85 in 2026. The average monthly Medicare Advantage premium dropped from $23.37 to $20.09, and every Medicare enrollee in the state has access to a $0-premium Medicare Advantage plan (CMS).

New Jersey has 11 stand-alone drug plans for 2027, with the lowest premium at $5.30 a month. According to CMS, everyone in a stand-alone drug plan has access to a plan with a lower premium than they paid in 2026 (CMS). That only helps you if you compare.

With fewer Medicare Advantage plans available, some New Jersey residents may find their plan has been discontinued or changed significantly. Read your plan's Annual Notice of Change carefully this year.

Your Open Enrollment Checklist

- **Read your Annual Notice of Change.** It shows what is changing in your plan for 2027.
- **Confirm your doctors and hospitals.** Make sure the providers you rely on are still in network.
- **Check every prescription.** Confirm each drug is on the 2027 formulary, and note its tier, any prior authorization rules, and your preferred pharmacy.
- **Compare total cost, not just premium.** Add up premiums, deductibles, copays, and the plan's out-of-pocket maximum.
- **Review extra benefits.** Dental, vision, hearing, and fitness benefits vary a lot from plan to plan.
- **Act before December 7.** Leave time for questions and paperwork.

Why Work with Fortress

Medicare decisions affect your health, your doctors, and your retirement income. At Fortress Insurance & Benefits Group, we act as advisors, not a quote engine.

- **Independent comparison.** As an independent agency, we compare options from multiple carriers instead of pushing a single company's plan.
- **Personal review.** We review your doctors, prescriptions, and budget, then explain the tradeoffs between Medicare Advantage, Medigap, and Part D in plain language.
- **Your whole financial picture.** Medicare is one part of your protection plan. We look at how it fits with your home, auto, life, and other coverage so nothing is overlooked or duplicated.
- **Help all year.** We stay with you after enrollment for claims questions, plan changes, and the next

Open Enrollment.

- **No added cost to you.** Working with a licensed agent does not raise the price of your Medicare plan.

Schedule Your Medicare Review

There is still time to review your options before December 7. Contact Fortress Insurance & Benefits Group for a no-obligation Medicare review.

Request Your Medicare Review | 732-889-4309

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Strategy first. Coverage second. Premiums last.

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