How to Enroll on Medicare.gov

Join your 2027 drug plan, step by step

You picked your plan. Here is how to join it.
Keep this open next to your screen and follow along.

Enrollment is open: October 15 to December 7.

Have your Medicare card and your plan ID ready.
Your new plan starts January 1, 2027.

Before you click Enroll

This guide is only the enrolling part. If you have not picked your plan yet, start with our full guide, **How to Run Your Drug Plan**, at gmedicareteam.com/drug-plan-guide.

Have these next to you

- **Your red, white and blue Medicare card.** You need your Medicare Number. You will type it **without the dashes**.
- **The plan you picked:** its name and its Plan ID. The Plan ID is under the plan name on Medicare.gov. It looks like S5884-192-0.
- **A pen,** to write down your confirmation number at the end.

Make sure it is the right plan

- ☐ It is a **2027** plan. The blue bar at the top says "You're viewing 2027 plans" and the cost line says "for 2027."
- ☐ It covers **every** drug on your list, at the right strength and form.
- ☐ You looked at the **total for the year** (drugs plus premium), not just the monthly premium.
- ☐ Your pharmacy is in-network.
- ☐ The plan name and Plan ID match what you wrote down.

Enrollment is open October 15 to December 7

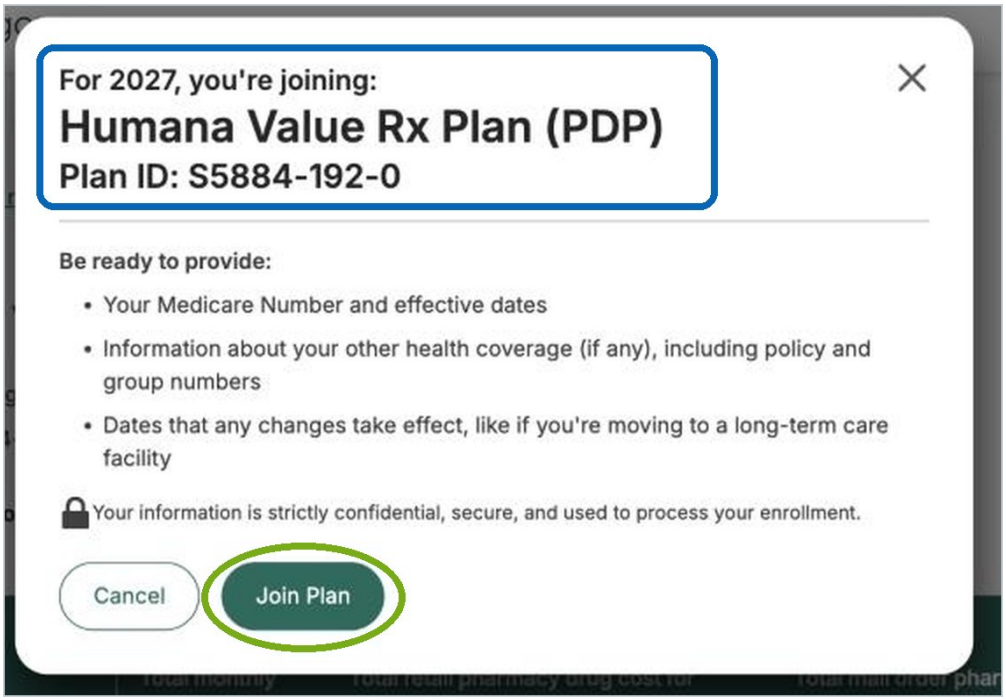
Your new plan starts **January 1, 2027**. If you change your mind, you can pick a different plan any time until December 7. The last plan you choose is the one that starts January 1.

How to read the pictures

Green circle	Blue circle
Click or type here.	Stop and check this.

1 Click Enroll on your plan

On Medicare.gov, open your plan's details page (or find its card in your plan list) and click **Enroll**. A box pops up.

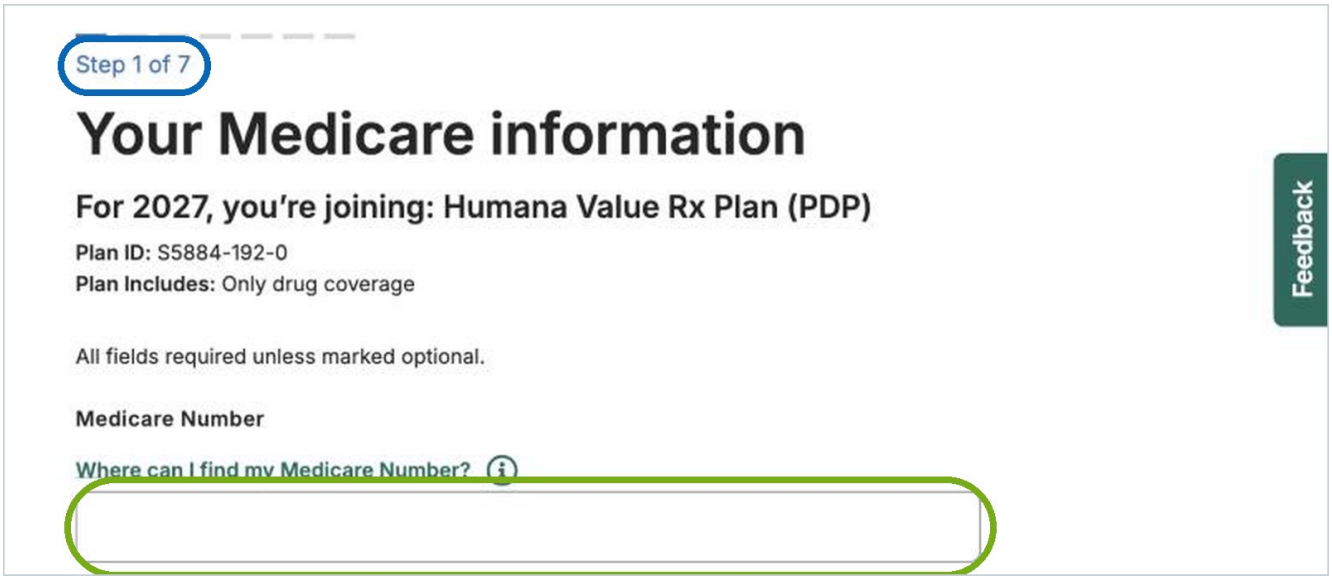


Read the top of the box. It should say **For 2027**, with the plan name and Plan ID you picked. If anything does not match, click **Cancel** and go back.

The box lists what to have ready: your Medicare Number and dates, any other health coverage you have, and the dates any changes take effect. When it all matches, click **Join Plan**.

2 Step 1 of 7: Your Medicare Number

The enrollment form has 7 steps. The first one asks for your **Medicare Number**. Type the letters and numbers exactly as they are on your card, **with no dashes**.



Do not type the dashes.

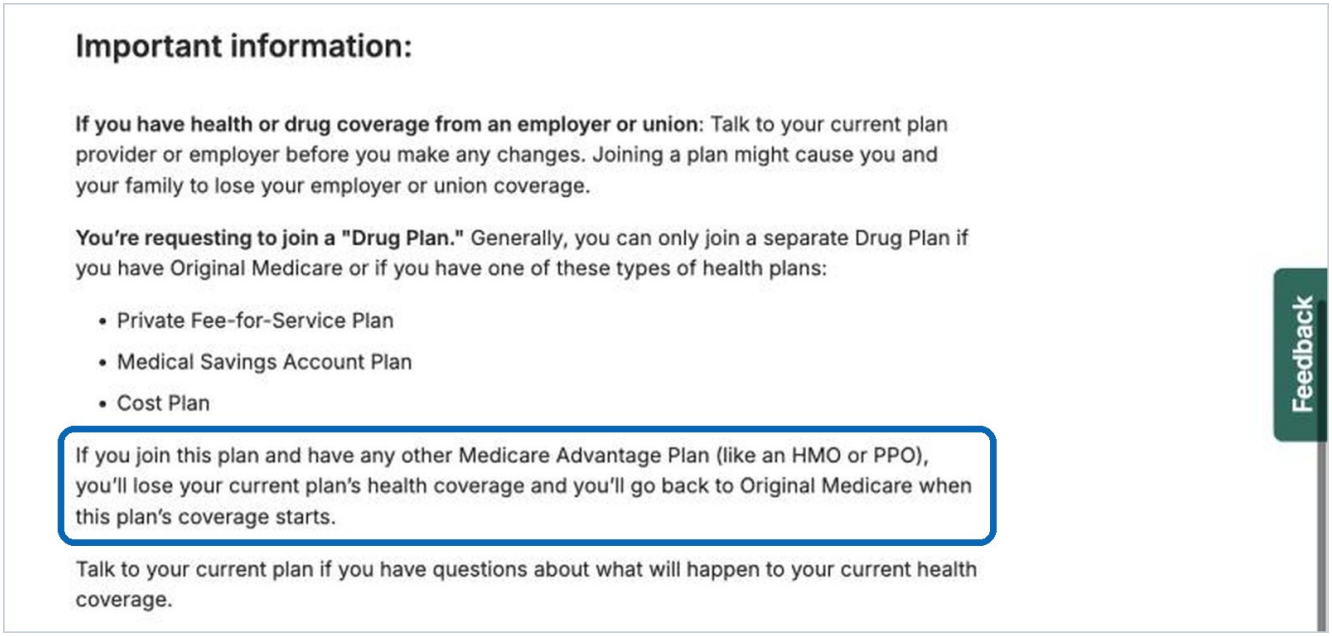
Your card shows your Medicare Number with dashes, like 1EG4-TE5-MK72. Type only the letters and numbers: **1EG4TE5MK72**.

Not sure where it is? Click **Where can I find my Medicare Number?** A panel opens with a sample card. Your number is in the same spot on your own card. The letters B, I, L, O, S and Z are never used, so a mark that looks like an O is a zero.



Medicare.gov's own sample card. The card shows dashes. Do not type them.

Then read the box called **Important information** before you go on.

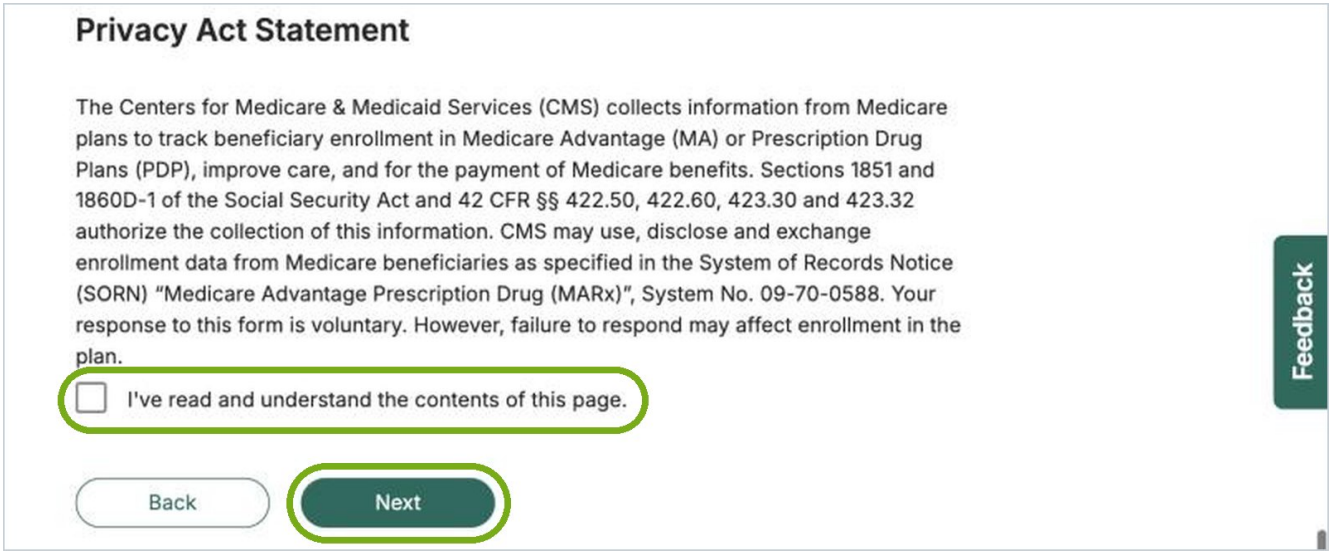


Read this part twice

In a Medicare Advantage plan today? If you join a stand-alone drug plan, you leave your Medicare Advantage plan and go back to Original Medicare when the new plan starts. Only do this if that is what you want.

Have drug coverage from an employer or union? Talk to them before you join. Joining a plan might end that coverage for you and your family.

At the bottom, check the box that says you have read the page, then click **Next**.



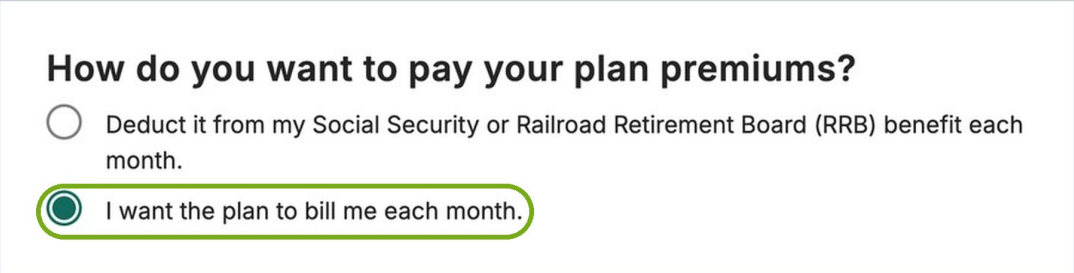
3 Your name, address and other details

Next, the site asks for your name, birth date, address and phone. Spell your name the way it is on your Medicare card. If it asks about other coverage you have, answer the way things are today.

You will **not** be asked to pick an enrollment window. The site already knows it is the Annual Enrollment Period.

4 Choose how to pay your premium

If the plan has a monthly premium, the site asks how you want to pay it. You have two choices: have it taken out of your Social Security (or Railroad Retirement) check each month, or have the plan bill you each month. Either one is fine. Pick what you like.



Our example chose to have the plan send a bill.

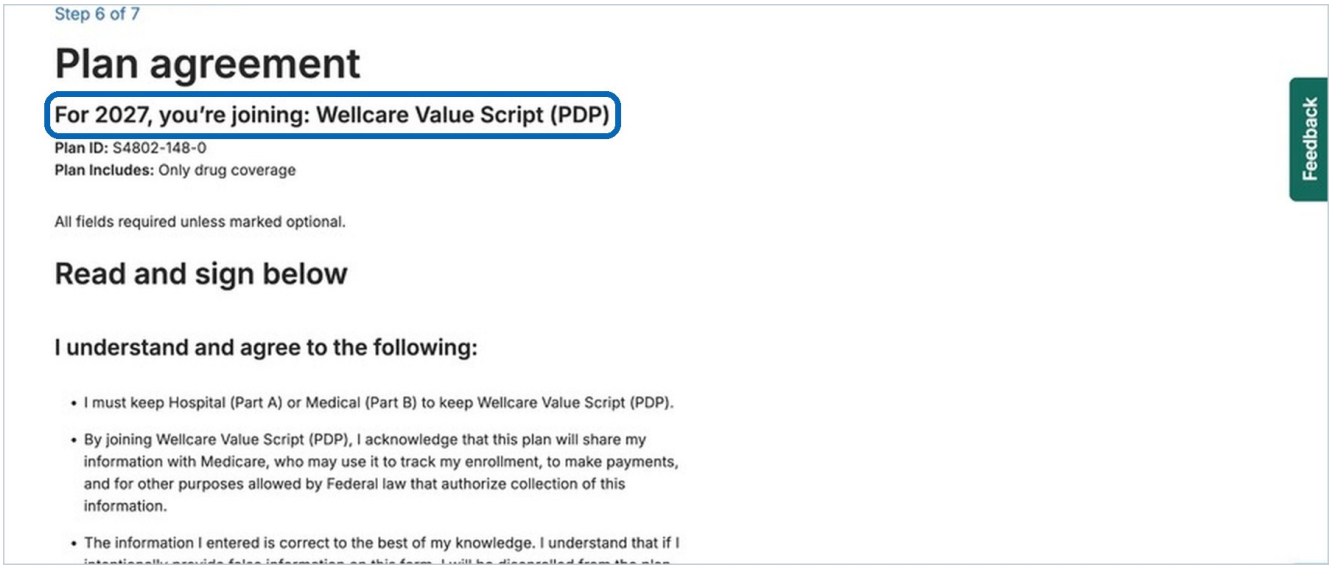
Whichever you pick, make sure the payment really happens

If you chose a bill: watch for it in the mail and pay it. If no bill comes in the first few weeks of January, call the plan.

If you chose Social Security: it can take a few months to start. Check that the premium actually shows up as a deduction on your Social Security payment. Until it does, the plan may send you a bill for those months. Pay it, so the plan does not end for an unpaid premium.

5 Step 6 of 7: Plan agreement

Check the top again. It should say **For 2027, you're joining** and the plan you picked. Read the statements.



Check the box that says **I've read and agree to these statements**. Checking that box is your signature.

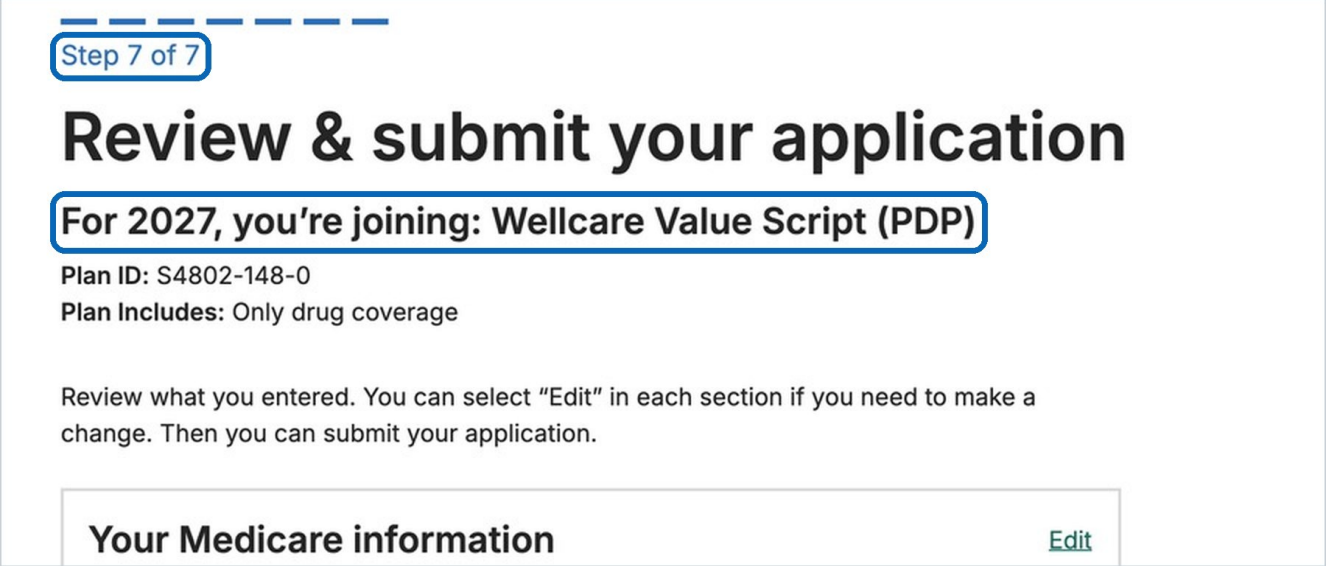
Under **Who's completing this application?**, choose **The person joining this plan (Me)**. If a family member or friend is filling it in for you, they choose **Someone else**. Then click **Next**.



6 Step 7 of 7: Review and submit

Read every section: your Medicare information, your name and address, how you will pay, and the plan. Click **Edit** on any section that is wrong.

Check the plan name, the Plan ID and the year, **2027**, one last time. Then click **Submit**.



These last enrollment screens show a different plan, Wellcare Value Script, from another walk-through. The steps are the same for every plan.

Save your confirmation number

After you click Submit, the last screen shows a **confirmation number**. Keep it. Print the page, save it as a PDF, or take a picture of it with your phone, the same three ways you kept your drug list. Then write it here too:

Confirmation number	
Date I enrolled	
Plan name and Plan ID	

After you enroll

- **Watch your mail.** The plan sends a letter confirming you are enrolled, your new member ID card, and your first bill if you chose to be billed.
- **Your new plan starts January 1, 2027.** Keep using your current card until then.
- **Already in a different drug plan for 2026?** In most cases you do not need to cancel it. Joining the new plan ends the old one when the new one starts. If you are not sure, call your old plan.
- **Changed your mind?** You can pick a different plan any time until December 7. The last plan you choose by December 7 is the one that starts January 1.
- **Have not heard from the plan in a few weeks?** Call the plan's phone number for members, using your confirmation number.

Dates that matter

October 15	Annual Enrollment opens.
December 7	Last day of the Annual Enrollment Period.
January 1	Your 2027 plan starts.

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Looking at a Medicare Advantage plan? If we are licensed in your state, call us at 248-871-7756.

Giardini Medicare · Your transition to Medicare team

We do not offer every plan available in your area. Currently we represent 10 organizations which offer 87 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

The screens in this guide are from Medicare.gov and were captured on October 1, 2 and 15, 2026. Plan names and prices are shown only as an example of how the site works. Medicare.gov can change its screens at any time.