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CENTERS FOR MEDICARE & MEDICAID SERVICES
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FACT SHEET

September 28, 2026

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Medicare Open Enrollment in New York, 2027

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Original Medicare, Medicare Advantage (MA), and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2026 through December 7, 2026.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their healthcare coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In New York, 4,054,716 individuals are enrolled in Medicare.

In New York in 2027:

Medicare Advantage:

- The average monthly MA plan premium changed from $36.19 in 2026 to $30.79 in 2027.
- 227 MA plans are available in 2027, compared to 218 plans in 2026.
- 100% of people with Medicare have access to an MA plan.
- $0 is the lowest monthly premium for an MA plan.
- 100% of people with Medicare will have access to an MA plan with a $0 monthly premium.

Medicare Part D:

- 9 stand-alone Medicare prescription drug plans are available in 2027. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2026.

- 37.43% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- $37.30 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2027 Medicare Open Enrollment Important Dates
Medicare Open Enrollment runs from October 15, 2026, to December 7, 2026. People with Medicare should review their healthcare needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2027. The Medicare Plan Finder allows users to compare pricing between Original Medicare, Medicare prescription drug plans, MA plans, and Medicare Supplement Insurance (Medigap) policies.

September 2026
- The "2027 Medicare & You" Handbook is sent to every household with Medicare. View the Handbook online.
- Health and drug plans begin notifying enrollees about changes to their plans for 2027.

October 2026
- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2026.
- Individuals should watch their mail for notices from Medicare and their MA plan with information about changes for 2027.
- Medicare health and drug plan 2027 Star Ratings will be available on Medicare.gov on or around October 8, 2026.
- Medicare Open Enrollment **begins October 15, 2026**.

December 2026
- Medicare Open Enrollment **ends December 7, 2026**.

January 2027
- Medicare health and prescription drug plan coverage for 2027 **begins January 1, 2027**.

2027 Medicare Open Enrollment Resources
Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2027 Medicare health and prescription drug plan information by October 1, 2026. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

Low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs) to help with their Medicare costs. The MSPs help millions of Americans access high-quality healthcare at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance, and copayments if people meet the conditions of eligibility. Enrolling

in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. Learn more about MSPs.

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. Learn more about the Extra Help program, including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. Learn more about how the Medicare Prescription Payment Plan may help people with Medicare.

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