ACM WEALTH
ADVISORS CAPITAL MANAGEMENT

READER GUIDE

Medicare and You 2027

A financial planning companion to the official Medicare handbook

Medicare decisions affect your retirement budget, taxes, coverage gaps, and the care you can afford later in life. Use this guide to find relevant sections of Medicare & You 2027 and bring the questions below to your advisor and Medicare coverage specialist. We encourage you to read the **entire *Medicare & You 2027* handbook** to gain a comprehensive understanding of your coverage options, benefits, and important considerations before making decisions about your healthcare.

1 Put enrollment dates on your retirement calendar

READ IN THE HANDBOOK

Pages 17–20, 23, 84, 87–89

WHAT TO KNOW

The initial Part A and Part B enrollment window generally spans seven months around your 65th birthday. Coverage through current employment may create a special enrollment period; COBRA and retiree coverage generally do not count as current employer coverage for delaying Part B. Part D has separate rules for creditable drug coverage.

FINANCIAL PLANNING IMPLICATION

A missed window can leave a coverage gap or trigger continuing premium penalties. If you use an HSA, Medicare enrollment can affect when contributions must stop, including when Part A coverage is retroactive.

AREAS FOR ADVISOR DISCUSSION

ACM Wealth may assist in evaluating how retirement timing, employer benefits, HSA contributions, and Medicare enrollment fit into your financial plan. Eligibility and deadlines should be confirmed directly with Medicare, Social Security, and your benefits administrator.

2 Compare total costs and access to care

READ IN THE HANDBOOK

Pages 10–12, 61–69, 79–81

WHAT TO KNOW

Original Medicare generally allows care from any provider accepting Medicare, with separate Part D and optional Medigap coverage. Medicare Advantage plans use networks and may require referrals or prior authorization. Their covered medical services have an annual out-of-pocket limit; Original Medicare alone has no annual limit.

FINANCIAL PLANNING IMPLICATION

Compare premiums, deductibles, copays, drug costs, provider access, travel needs, and a costly year of care. A low monthly premium may still bring substantial out-of-pocket expenses. Medigap's six-month open enrollment starts when you are 65 or older and enrolled in Part B. Later purchase may be harder or cost more.

AREAS FOR ADVISOR DISCUSSION

> ACM Wealth may help build health expenses into your cash-flow projections and stress-test both coverage paths. Consult an independent licensed Medicare professional or your local State Health Insurance Assistance Program (SHIP) to help compare specific plans and enrollment rights.

3 Account for income-related premiums

READ IN THE HANDBOOK

Pages 23, 86

WHAT TO KNOW

Higher modified adjusted gross income can increase Part B and Part D premiums through IRMAA. Social Security generally looks at the tax return from two years earlier; a qualifying life-changing event may allow a request for a lower amount.

FINANCIAL PLANNING IMPLICATION

Retirement income choices, such as withdrawals and Roth conversions, can affect future premiums. Thresholds and premiums change, so verify the year-specific figures before making a decision.

AREAS FOR ADVISOR DISCUSSION

> Model the after-tax and Medicare premium effects of IRA withdrawal and Roth conversion strategies with your tax professional, and help plan cash flow if premiums rise.

4 Review prescription coverage each year

READ IN THE HANDBOOK

Pages 83–92; annual review on pages 13 and 66

WHAT TO KNOW

Part D plans vary in covered drugs, pharmacy networks, and costs. The Medicare Prescription Payment Plan can spread covered out-of-pocket drug costs over the calendar year, but does not reduce the total. Medicare's annual Open Enrollment runs October 15 through December 7 for changes effective January 1.

FINANCIAL PLANNING IMPLICATION

A new medication or a plan change can alter your annual spending even when the premium looks similar. Losing creditable drug coverage for 63 consecutive days or more may cause a Part D late enrollment penalty.

AREAS FOR ADVISOR DISCUSSION

> ACM Wealth may help incorporate healthcare expenses into your financial plan. For Medicare plan comparisons and enrollment guidance, consult an independent, licensed Medicare professional or your local SHIP.

5 Plan separately for long-term support

READ IN THE HANDBOOK

Pages 58–59; home health pages 46–47

WHAT TO KNOW

Medicare and most health insurance, including Medigap, generally do not pay for non-medical long-term care, such as help with bathing, dressing, or other daily activities. Covered home health and skilled care have specific conditions.

FINANCIAL PLANNING IMPLICATION

Family support, home care, assisted living, and nursing care can create expenses beyond a Medicare budget. The preferred care setting and potential caregiver needs belong in the broader retirement plan.

AREAS FOR ADVISOR DISCUSSION

> Explore funding scenarios, existing long-term care coverage, liquidity, and how care needs might affect a spouse or family member. Consult appropriate insurance and legal professionals for long-term care policy or Medicaid questions.

6 Connect care wishes with your financial plan

READ IN THE HANDBOOK

Pages 33, 57–58

WHAT TO KNOW

Medicare covers voluntary advance care planning as part of certain preventive visits. You can document treatment wishes in an advance directive and identify who should speak for you if needed; separate billing rules may apply outside these visits.

FINANCIAL PLANNING IMPLICATION

Care decisions and a period of incapacity can affect household spending and who can manage accounts or pay bills.

AREAS FOR ADVISOR DISCUSSION

> Coordinate Identify financial decision makers, and coordinate account access, beneficiary information, and attorney-prepared documents with the care wishes you discuss with your health care team.

YOUR NEXT STEP

Bring these questions to your next planning conversation

1. When will my employer coverage end?
2. Which doctors, prescriptions, and locations matter most?
3. How much care expense could my plan absorb?
4. Could this year's income decisions affect future Medicare premiums?

Source: Centers for Medicare & Medicaid Services, *Medicare & You 2027*, Medicare.gov/publications/10050-medicare-and-you.pdf. Handbook page numbers refer to the printed page numbers. Reviewed September 2026.

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