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Teresa Hatfield  
District Extension Agent, Family and Community Wellness

### **Preparing for Medicare Open Enrollment Before It Starts: Create a Medicare Account**

Medicare Open Enrollment begins October 15 and runs through December 7. While that may seem like plenty of time, now is a great opportunity to prepare by creating a secure Medicare account at Medicare.gov. Having an online account can make the enrollment process easier and more efficient, especially if you plan to meet with a Medicare counselor to review your coverage options.

A Medicare account provides quick access to important information without having to wait for paper notices to arrive in the mail. For example, you can view your Medicare Summary Notices (MSNs) online as soon as they become available rather than waiting for the quarterly mailing. Reviewing claims regularly can help you identify billing errors and spot potential Medicare fraud sooner.

Another helpful feature is the ability to view a list of prescription medications filled during the past 12 months. During Open Enrollment, this information can be transferred directly into the Medicare Plan Finder tool, saving time and reducing the need to manually enter each medication and dosage when comparing drug plans for the coming year.

Your Medicare account also allows you to print a replacement copy of your Medicare card if you have misplaced the original. In addition, you can access Medicare publications, including the annual *Medicare & You* handbook. The account also provides a convenient place to review and update personal information, such as your mailing address, and to view details about your current Medicare coverage, including Part D prescription drug plans, Medicare Advantage plans, and Medigap policies.

Creating a Medicare account is simple. Visit the <https://www.medicare.gov> website and select "Create an Account." You will need your Medicare number and your Part A effective date, both of which can be found on your red, white, and blue Medicare card. You will also be asked to provide your last name, date of birth, ZIP code, and email address. The final steps include creating a username and password, selecting security questions, and setting up multi-factor authentication for added security.

Taking a few minutes now to create your Medicare account can save time and help make Open Enrollment less stressful when it arrives.

Creating a Medicare.gov account before Open Enrollment begins can help Medicare beneficiaries access claims information, maintain an up-to-date medication list, print replacement Medicare cards, and review current coverage details. Establishing an account now can make comparing plans during Open Enrollment faster, easier, and more secure.

K-State Extension Meadowlark District Senior Health Insurance Counseling for Kansas (SHICK) program provides free, unbiased information to help Medicare beneficiaries understand their coverage options. If you need assistance reviewing Medicare plans during the Medicare Open Enrollment Period, call 785-364-4125 to schedule an appointment. Help is available at all three Meadowlark District offices located in Holton, Oskaloosa, and Seneca.