SHIP
State Health Insurance Assistance Program
Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

October, 2026

Q: I've had a lot of changes to my health over the past year. I've heard I can make changes to my Advantage Plan during the Open Enrollment Period. When does that start and what changes can I make?

A: Medicare's Open Enrollment Period (OEP) is October 15 – December 7. During this time, you can make changes to various aspects of your Medicare Advantage and Part D drug coverage.

Every September, Medicare enrollees receive an Annual Notice of Change (ANOC) letter from their insurance companies to let you know what changes may affect your plan for the following year. Premiums can increase; provider coverage can change; dental premiums may change; and you may see changes to which prescription drugs are covered under your plan.

Every year, you should review both your Medicare health and drug coverage to ensure you are getting the best coverage for your needs at the best price.

During the Open Enrollment Period, you can do the following:

- Join, switch, or drop a standalone Medicare prescription drug plan.
- Switch from Original Medicare to a Medicare Advantage plan.
- Switch from one Medicare Advantage to another.
- Switch from a Medicare Advantage plan back to Original Medicare.

Any changes you make will go into effect January 1, 2027.

One of the best tools that can help you during the Medicare Open Enrollment is the Medicare Plan Finder at www.medicare.gov/find-a-plan. It takes you step-by-step through available Medicare Advantage and Part D prescription drug plans while taking your prescription drug costs into consideration.

SHIP, the State Health Insurance Assistance Program, can help you compare plans and to use the Plan Finder Tool. During OEP, and any time throughout the year, SHIP provides:

- Free, unbiased guidance with your Medicare questions
- Assistance with Plan Comparisons and enrollment in these plans
- Screening for financial assistance programs and enrollment in these programs
- Assistance with Navigating tools, such as the online Plan Finder tool.

If you have questions related to Medicare, call SHIP at (800) 452-4800, or find SHIP online at Medicare.in.gov. You can also find SHIP on Facebook, Twitter, LinkedIn, Instagram, and YouTube.

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. For questions about this article, contact Sarah Peeper, speeper@idoi.in.gov.