SHIP
State Health Insurance Assistance Program
Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

November, 2026

Q: If I change to a different Medicare Advantage plan during the Open Enrollment, am I stuck in that plan for all of 2027? Is there anything I can do to change it if it's not working for me?

A: If you have a Medicare Advantage Plan, you can change your Medicare Advantage plan and/or Part D coverage during the Medicare Advantage Open Enrollment Period (MA OEP). This runs January 1 through March 31 of each year.

During the Medicare Advantage Open Enrollment Period:

- You can switch to a different Medicare Advantage Plan.
- You can drop your Medicare Advantage Plan.
- You can return to Original Medicare.
- You can add a standalone Part D Plan, but only if you dropped your Medicare Advantage Plan and returned to Original Medicare.

To change your drug coverage during this period, you must disenroll from your Medicare Advantage Plan and join a different Medicare Advantage Plan with prescription drug coverage or Original Medicare with a stand-alone Part D plan.

Changes made during the Medicare Advantage OEP will take effect the first of the month following the month you enroll. If you want to keep your Medicare Advantage Plan, you should not use the MA OEP to change drug coverage.

Keep in mind, if you go back to Original Medicare now, you may not be able to buy a Medicare Supplement Insurance (Medigap) policy without being underwritten. This means you could pay higher premiums and have a waiting period for pre-existing conditions or be denied coverage.

The Medicare Plan Finder can help you find, compare, and enroll in a new Medicare Advantage Plan or a Medicare drug plan in your area.

There is also a Special Circumstances Special Enrollment Period (SEP). Beneficiaries have the ability to contact 1-800-MEDICARE and explain the circumstances around their Medicare Advantage or Prescription Drug choice/enrollment and request an exception to the current enrollment rules.

CMS recently added a note on the Medicare.gov website on the special exceptions SEP that reads "if you believe you made the wrong plan choice because of inaccurate or misleading information, including using Plan Finder, call 1-800-Medicare and explain your situation."

If you or someone you know have questions about Medicare or any other Medicare related topic, contact SHIP at (800) 452-4800, or online at www.medicare.in.gov. You can also find us on Facebook, Instagram, X, LinkedIn, 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.