



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

September, 2025

**Q: I have a Medicare Advantage Plan now, but I would like to change it. When can I change that plan for a different one? Is there someone who can help find the best plan for me?**

**A:** Medicare's Annual Enrollment Period 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.

During the annual enrollment period, you can do the following:

- Change from Medicare to a Medicare Advantage plan
- Drop a Medicare Advantage Plan

- Change from one Medicare Advantage plan to a different one
- Change from one Part D prescription drug plan to another
- Cancel your Part D plan
- Enroll in a Part D plan

Any changes you make will go into effect January 1, 2026.

There is also a Medicare Advantage Open Enrollment Period, from January 1 – March 31 each year. During these 3 months, you can:

- Switch to another Medicare Advantage plan (with or without drug coverage), or
- Disenroll and return to Original Medicare. If you do so, you can also join a Part D prescription drug plan.

One of the best tools that can help you during the Medicare Open Enrollment is the Medicare Planfinder at

[www.medicare.gov/find-a-plan](http://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.

You do not need to register with the Website to use it; however,

you can safely enter your Medicare number in the tool to view your own current plan enrollment information and specific plan costs. This can help you compare plans and their costs specific to you.

SHIP, the State Health Insurance Assistance Program, can help you compare plans and to use the Planfinder Tool.

Changes to Medicare supplement insurance policies (Medigap) can occur any time of year. However, your premium maybe increased due to your current health status or you may be denied a new policy if you are not in a guaranteed issue period. That is when you first turn 65 or lose other coverage.

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.

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](http://www.medicare.in.gov). You can also find us on Facebook, Twitter, LinkedIn, and YouTube.