SHIP
State Health Insurance Assistance Program
Navigating Medicare

(800) 452-4800
www.Medicare.in.gov

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Indianapolis, IN 46204

Medicare Open Enrollment Period

Don't miss your chance to make changes to your plan.

Medicare's Open Enrollment Period (OEP) takes place October 15 through December 7. This is the one time each year when ALL people with Medicare have an open enrollment period to make changes to their Medicare Advantage health and Part D prescription drug plans for the next year.
During the Open Enrollment Period, you can make changes to various aspects of your coverage.

- You can switch from Original Medicare to Medicare Advantage, or vice versa.
- You can switch from one Medicare Advantage plan to another, or from one Medicare Part D (prescription drug) plan to another.
- If you didn't enroll in a Medicare Advantage or Part D plan when you were first eligible, you can do so during the Open Enrollment Period, although a late enrollment penalty may apply.

It is important for Medicare beneficiaries to pay close attention to the mail they receive this Fall. You may receive several important letters from your current insurance company, Social Security, and Medicare.

If your health insurance or prescription plan has made changes to your co-pays or your premiums, you should receive a letter from the company in October stating the changes. You may also receive letters concerning actions you need to take about your eligibility for State and Federal assistance programs relating to your health or prescription drug plans or coverage.

Medicare offers an online plan comparison tool that can help you compare Advantage and Part D plans side-by-side at www.medicare.gov. If you purchase a new Medicare Advantage and/or Part D plan or switch plans during the Open Enrollment Period, the changes will begin January 1, 2027.

The Medicare Advantage Open Enrollment Period then begins January 1 and ends March 31 every year. The changes you can make during this period are limited. These changes will begin the first day of the following month.

- 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.

SHIP has more than 75 sites throughout Indiana. Look for a SHIP site near you at www.in.gov/ship/find-an-indiana-ship-location/. Our counselors can assist you in person, by phone, or virtually. SHIP participates in educational events throughout Indiana. SHIP coordinates assistance and educational events throughout Indiana. Check out our list of state-wide events at ww.in.gov/ship/ship-presentations-and-events/.

The State Health Insurance Assistance Program (SHIP) is a free and impartial health insurance counseling program for people with Medicare. SHIP does not sell insurance. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. We are part of a federal network of State Health Insurance Assistance Programs located in every state. All of our services are free.

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