

January 1, 2026

Medicare Advantage Open Enrollment Period

The Medicare Advantage Open Enrollment Period (MA OEP) 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, www.medicare.gov/plan-compare.

SHIP has more than 75 sites throughout Indiana. Look for a SHIP site near you at www.in.gov/ship/sites. Our counselors can assist you in person, by phone, or virtually. SHIP offers presentations and educational events throughout Indiana. Check out our list of state-wide events at www.in.gov/ship/events. You can also contact our Helpline at (800) 452-4800.

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