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### **Coming Soon: Medicare Advantage Open Enrollment 2026**

As the Annual Medicare Open Enrollment period has ended, you will have another opportunity to change your Medicare Advantage Plan in 2026. The Medicare Advantage Plan Open Enrollment Period starts on January 1, 2026, and ends on March 31, 2026. During this period, you can change your existing Medicare Advantage plan.

This enrollment period allows Medicare beneficiaries already enrolled in a Medicare Advantage plan, also known as a Part C plan, to:

- Switch to a different Medicare Advantage plan (with or without drug coverage).
- Drop your Medicare Advantage plan and return to Original Medicare, with the option to add a Part D prescription drug plan.

Any changes made during this period will take effect on the first day of the month following the processing of your request. During this period, you are not guaranteed the right to purchase a Medigap, also known as a Medicare supplement plan.

Beneficiaries who are interested in returning to Original Medicare should consider that Medicare has out-of-pocket costs for healthcare, such as coinsurance and copayments. These payments are the responsibility of the Medicare beneficiary. Many people who choose to go with Original Medicare consider having backup insurance to help them cover those costs. Medigap plans can require applicants to go through the underwriting process, which means that they will ask you health questions to determine whether or not they will accept your application. If you have chronic health conditions, have been recently hospitalized, or have had cancer, the insurance company may turn down your application or ask you to pay more for your premium. Care should be taken before changing or dropping your Medicare Advantage plan.

#### **Tips for Beneficiaries**

- Check your plan's provider network: If you like your doctor, ensure they are part of your plan's network.
- Review prescription coverage: Make sure all your medications are covered.
- Compare out-of-pocket limits: This is the maximum amount you will pay for covered services, which vary significantly from plan to plan.

Remember, this is the time to ensure your plan still meets your needs. If you have questions about your plan, please contact your local Senior Health Insurance Counseling of Kansas representative. Teresa Hatfield can be reached at [thatfield@ksu.edu](mailto:thatfield@ksu.edu) or 785-364-4125.