KANSAS STATE UNIVERSITY | Extension
Meadowlark District

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Final Weeks of Medicare Open Enrollment: What Beneficiaries Should Review

The Medicare Open Enrollment Period is underway and continues through December 7, 2026. During this time, Medicare beneficiaries have the opportunity to review and make changes to their Medicare Part D (prescription drug) or Medicare Advantage (Part C) plans. Any changes made during Open Enrollment will take effect on January 1, 2027.

Many people believe that if they are satisfied with their current plan, there is no need to shop around. However, Medicare plans almost always change from year to year. Monthly premiums, pharmacy networks, copayments, and covered medications can all change. As a result, another plan may better meet your needs or help you save money.

One of the most important reasons to review your coverage each year is to make sure your medications will still be covered. Just because a drug is covered this year does not mean it will be covered next year. Discovering that a medication is no longer covered when you arrive at the pharmacy can be frustrating and costly.

Pharmacy networks can change as well. A pharmacy that was a preferred provider this year may not be preferred next year, and some pharmacies may leave a plan's network altogether. Reviewing your pharmacy options could result in lower out-of-pocket costs.

If you are enrolled in a Medicare Advantage plan, carefully review the plan's network of healthcare providers. Confirm that your primary care provider, specialists, hospitals, and other healthcare providers will continue to be in network for the coming year. Receiving care from an out-of-network provider can significantly increase your healthcare costs.

If you are struggling to afford your medications or other Medicare-related expenses, financial assistance programs may be available. Programs such as Extra Help and the Medicare Savings Program can help eligible individuals lower their healthcare costs. Many Kansans are surprised to learn they qualify for assistance.

If you need help navigating the Medicare maze, contact K-State Extension's Meadowlark District to speak with a trained Medicare counselor. Remember, December 7 is the deadline to make changes to your Medicare Advantage or Medicare prescription drug plan for the upcoming year.

For assistance, call 785-364-4125.