

# WHEN CAN I CHANGE MY MEDICARE COVERAGE IN 2026?

In 2026, changing coverage may only be possible during the Fall Open Enrollment Period. However, there may be other opportunities like Special Enrollment Periods (SEPs) to change coverage earlier in the year.

## If you have a Medicare Advantage (MA) Plan:

### MA Open Enrollment Period Jan 1 - Mar 31

#### 1. Switch MA Plans

You can switch from your MA Plan to another MA Plan



#### 2. Switch to Original Medicare

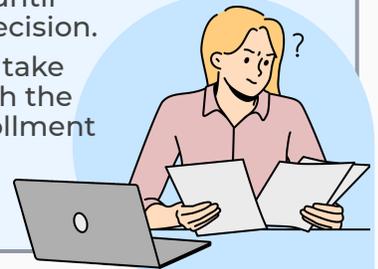
Switch to Original Medicare with or without a stand-alone prescription drug plan



## If your Medicare Advantage or Part D plan ended at the close of the year:

If your plan ended, you should have received a letter in Oct. You now have an SEP from Dec 2025 until Feb 28, 2026, to change your Medicare health and drug coverage.

- Changes made in January take effect on February 1, with automatic enrollment in Original Medicare starting January 1 for coverage continuity until you make a formal decision.
- Changes in February take effect on March 1, with the same automatic enrollment in Original Medicare starting January 1 for ongoing coverage.



## If you qualify for a Special Enrollment Period (SEP):

There are several circumstances in which you may be able to make changes to your Medicare health or prescription drug coverage.

For example, you have a SEP if you move outside of your plan's service area, if your MA plan terminated a significant amount of its network providers, or if you enroll in certain State Pharmaceutical Assistance Programs (SPAPs).



## If you have Medicaid, a Medicare Savings Plan (MSP), or Extra Help:

### Enroll in a Part D plan or switch between plans

You have a SEP to enroll in a stand-alone Part D plan or switch between them. This SEP is once per month.

Using this SEP to change your coverage will make the change effective the first of the following month.

If you need to make changes to your coverage but you are not sure whether you qualify for an SEP, call your **State Health Insurance Assistance Program (SHIP)** to learn more.



**SHIP**

State Health Insurance Assistance Program

Navigating Medicare

**shiphelp.org**  
**1.877.839.2675**