



The Medicare Answer Guy
Jim Robeson, CLU, ChFC

Can I change my Medicare Advantage Plan at any time?

No. Unlike home or auto insurance, you can't switch Medicare Advantage plans whenever you want. But you CAN change this plan at certain times of the year and under certain circumstances.

Annual Enrollment Period (October 15 to December 7) - During the Annual Enrollment Period, you can switch to a different Medicare Advantage plan, change from a Medicare Advantage plan to original Medicare and vice versa, or switch from one Part D drug plan to another. Any changes you make during this time will be effective January 1st.

Medicare Advantage Open Enrollment Period (January 1 to March 31) – During the Open Enrollment Period, you can switch to another Medicare Advantage plan or change to original Medicare and join a Part D plan. Your coverage begins the first day of the month after you switch. To switch from a Medicare Advantage plan to original Medicare AND enroll in a Medicare Supplement plan with a Part D drug plan, you will usually have to be able to pass underwriting, with a few exceptions. Be aware, you can't enroll in a Medicare Advantage plan during this time IF you don't already have one.

Other times you can make a change –

You MAY be able to switch from a Medicare Advantage plan to original Medicare and enroll in a Medicare Supplement plan in the first 12 months after you originally enrolled in the Medicare Advantage plan. This is called a "trial period". If you find in that first 12 months that the Medicare Advantage plan is not a good fit for you, you can move back to original Medicare with a Medicare Supplement plan during the first 12 months you are on the Advantage plan. *(Continued on next page...)*

**SCAN TO VIEW AND
SUBSCRIBE TO MY
YOUTUBE CHANNEL**



Another opportunity to make a change would be if a five-star Medicare Advantage plan becomes available in your area. The Centers for Medicare & Medicaid Services (CMS) rank Medicare Advantage plans based on several quality measures, with five stars as the highest rating. For 2026, fewer than 5% of plans across the country qualify.

Finally, you may be allowed to switch to another Medicare Advantage plan or change to original Medicare if you have a “special reason”. Some examples include:

- A move into or out of a nursing home or other long-term care facility.
- Loss or acceptance into a Medicaid plan or a state program that pays your Medicare premiums.
- Moving to a new address that isn't in your plan's service area (which also gives you a guaranteed right to buy a Medigap policy to pair with original Medicare).
- Withdrawal of your plan from your area, it's exit from Medicare entirely or its shutdown (which also gives you a guaranteed right to buy a Medigap policy to pair with original Medicare).

As always, I'm here to help! If you want to explore options, please call or email me.

We try hard to recognize every referral but if we missed anyone, please let us know.

The greatest compliment you can give us is a referral to a friend or family member.

Thank you!!!

**Jonathon S referred Doug & Donna H
Jonathon S & Mark Q referred Ann Q
Mark & Deborah W referred Mike N
Jon T referred Tina T
Jane B referred Catherine R
Chuck B referred Carrie B**