I Couldn't Get an Open Enrollment Appointment

What Do I Do?

Open Enrollment is October 15 – December 7th

With the extremely high demand this year for appointments due to plan cancellations, you might not have been able to make an appointment with a SHIBA advisor to go over your 2027 plan choices. The entire country is experiencing this right now, not just your county.

This information can help you navigate and make choices/changes on your own.

Go to the scenario that matches your situation and outcome you want and follow the instructions

My Part D drug plan is being canceled. I want to join a new Part D plan for 2027. What should I do?

1) **Pick a new Part D plan during Open Enrollment** (Oct 15 – Dec 7). Your effective date will be January 1, 2027.
   a) **How?** Visit Medicare.gov and click on "Health & Drug Plans" and then "Find health and drug plans". Enter your zip code and then your prescriptions in the Plan Finder tool. This will show you what plans will cover the prescriptions you take. Contact company to enroll. Your effective date will be January 1, 2027.
2) **If you do not enroll during Open Enrollment**, you will have extra time after December 7th to enroll in a different Part D plan for 2027. You can do this during your Special Enrollment Period (SEP) from December 8, 2026, to February 28, 2027. The effective date will be the first of the month following the month you enroll.
3) **If you do nothing during Open Enrollment or from December 8 – December 31**, 2026, you will have no Part D drug coverage January 1, 2027. You will still be able to enroll in a Part D plan up until February 28, 2027, with the effective date being the 1st of the month after you enrolled.

My Advantage Plan is being canceled. I want to join a new Advantage Plan for 2027. What should I do?

1) **Pick a new Advantage Plan during Open Enrollment** (Oct 15 – Dec 7). Your effective date will be January 1, 2027.
   a) **How?** Visit Medicare.gov and click on "Health & Drug Plans" and then "Find health and drug plans". Enter your zip code and then your prescriptions in the Plan Finder tool. This will show you what Advantage plans will cover the prescriptions you take. Contact company to enroll. Your effective date will be January 1, 2027.
2) **If you do not enroll during Open Enrollment**, you will have extra time after December 7th to enroll in a different Advantage Plan for 2027. You can do this during your Special Enrollment Period (SEP) from December 8, 2026, to February 28, 2027. The effective date will be the first of the month following the month you enroll.
3) **If you do nothing during Open Enrollment or between December 8 – December 31**, 2026, you will be automatically enrolled in Original Medicare (Part A & Part B only) with an effective date of January 1, 2027. You will have until February 28, 2027, to enroll in another Advantage Plan. You will not have drug coverage until you enroll in an Advantage Plan.

My Advantage Plan is being canceled. I want Original Medicare with a Part D drug plan for 2027. What should I do?

1) **You can enroll in a Part D drug plan during Open Enrollment** (Oct 15-Dec 7). Your effective date will be January 1, 2027.
   a) **How?** Visit Medicare.gov and click on "Health & Drug Plans" and then "Find health and drug plans". Enter your zip code and then your prescriptions in the Plan Finder tool. This will show you what plans will cover the prescriptions you take. Contact company to enroll.
2) **If you do not enroll during Open Enrollment,** you will have extra time after December 7th to enroll in a Part D drug plan for 2027. You can do this during your Special Enrollment Period (SEP) from December 8, 2026, to February 28, 2027. The effective date will be the first of the month following the month you enroll.
3) **If you do nothing during Open Enrollment** (Oct 15-Dec 7) or December 8 – December 31, 2026, you will be automatically enrolled in Medicare Part A and Part B effective January 1, 2027. You will **NOT** be automatically enrolled into a Part D drug plan or Medigap.
4) **Keep in mind,** if you choose a Part D plan during Open Enrollment or in December, you are locked into that Part D plan for all of 2027.

My Advantage Plan is being canceled. I want Original Medicare for 2027 with a Medigap policy (supplemental insurance that pays the 20% Medicare doesn't cover). What should I do?

1) **If your Advantage Plan is cancelled, you will have a guaranteed issue right to buy Medigap.** This means you will **not** have to undergo medical underwriting to be accepted into a Medigap. This is usually only open to you during your initial enrollment period for Medicare, so is a **unique** opportunity.
2) **Medigap** is private insurance and **you will enroll directly with the carrier, usually by calling them. You will have from November 1, 2026, to February 28**, 2027, to do this and be guaranteed a Medigap. (*After that, if you are enrolled in Original Medicare, you will not have guaranteed issue rights anymore and you will have to complete medical underwriting and there is a good chance you will be denied.*)
3) The effective date will be the first of the month after you enroll. **You can change your Medigap coverage at any time.** The only thing you **cannot** do is enroll in Medigap plan N initially. If you would like to enroll in **Plan N**, you must **first** enroll in one of the other letters and then switch to a Plan N the month after your Medigap plan starts. There is no waiting period to switch to an N plan if you have a guaranteed issue Medigap (which happens when your Advantage Plan is cancelled).

THE TAKEAWAY:

If your Advantage Plan is cancelled and do not want to enroll in another Advantage Plan and switch to Original Medicare, you will want to enroll in **both a Part D drug plan**

and a Medigap. You will have **during Open Enrollment and up until February 28, 2027**, to do this. Effective dates will depend on what month you enroll. **If you do not enroll in anything prior to December 31, 2026, you will automatically be enrolled in Part A and Part B of Original Medicare January 1, 2027. You will not be automatically enrolled in a Part D drug plan or a Medigap.**

***IMPORTANT DISCLAIMER ABOUT GUARANTEED ISSUE MEDIGAPS!**

If your Advantage Plan is cancelled and you are not sure whether you want to move to another Advantage Plan in 2027 or switch to Original Medicare, *it is better to NOT enroll in an Advantage Plan during Open Enrollment or any time during your SEP* (December 8, 2026, to February 28, 2027) until you are sure you want to be in an Advantage Plan in 2027.

You will lose your right to purchase a guaranteed issue Medigap policy if at any time you re-enroll into an Advantage Plan.

My Advantage Plan is NOT being cancelled, and I want to enroll in a different Advantage Plan. What do I do?

1) If you are **currently** in a Medicare Advantage Plan, and you have **not received a letter** saying your plan will be discontinued, you can enroll in a **different** Advantage Plan **during Open Enrollment** (Oct 15-Dec7). Your effective date will be January 1, 2027.
   a) **How?** Visit Medicare.gov and click on "Health & Drug Plans" and then "Find health and drug plans". Enter your zip code and then your prescriptions in the Plan Finder tool. This will show you what Advantage plans will cover the prescriptions you take. Contact company to enroll. Your effective date will be January 1, 2027.
2) You will **also have an opportunity to switch to a different Medicare Advantage Plan** during the Medicare Advantage Open Enrollment Period from January 1 through March 31, 2027. You can meet with a SHIBA advisor during this time to look at Advantage Plans for 2027.

My Advantage Plan is NOT being cancelled, and I want to enroll in Original Medicare with a Part D and Medigap. What do I do?

1) You will have to **apply directly to Medigap companies** and complete their health screening questionnaire to be approved. You will **not have a guaranteed issue right** to buy Medigap. **We don't suggest canceling** your Advantage Plan until you have been accepted for a Medigap policy. Without guaranteed issue rights, you can legally be **denied for any reason.**

2) If you are accepted for a Medigap, you can switch to Original Medicare during Medicare Advantage Open Enrollment (Jan 1- March 31, 2027). You will **also** pick a Part D drug plan for 2027.

What should I research?

~~ Reach out to your **providers** to see what coverage they will be accepting in 2027.
~~ Look over the **Medigaps** being offered. (They come out quarterly. You can view the Medigap chart for 4th Quarter 2026 right now. 1st Quarter 2027 won't come on until December 30, 2026.)
~~ Look over the **Part D** plans for 2027 and use the Medicare.gov **Plan Finder** tool to enter your drugs and see which plans cover them. If a drug isn't covered under any Part D plans, ask your doctor if there is another drug they can prescribe that would be.
~ ~ Look up on your **hospital's** website what plans they will be taking in 2027.

Resources:

- **1-800-Medicare now has a "call back" feature** that allows you to be called back when they have reached your place in line, so you don't have to wait on-hold for hours. If you choose to do this, you must pick up the phone when Medicare calls or you will have to start from the beginning again.
- The OIC/Office of the Insurance Commissioner **(oic.wa.gov) has a portion of their website devoted to Medicare.** You will find all the current plans listed there. You can also order an **"OEP Tool Kit"** from them which will take you step-by-step through the process of making your Open Enrollment changes. (These can also be picked up at your local library and senior center.)
- The **OIC is having drop-in Zoom sessions** during Open Enrollment to help answer your questions. You can also join by phone.



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