

All scheduled 1:1 appointments for Medicare Counseling at Southern Maine Agency on Aging are fully booked for this Open Enrollment season.

You may visit us at our walk-in clinics on the following dates at our Portland Center (2320 Congress Street) from 9:00AM-3:00PM: November 6, November 20, and December 4. We will meet with people on a first come, first served basis and we cannot guarantee that everyone will be seen.

Below, we have provided information about other ways to plan for Medicare in 2026.

What is Medicare Open Enrollment

From October 15 – December 7 each year, Medicare beneficiaries can make changes to their plan for the following calendar year. For many, this is the only time of year that they can make changes to their Medicare plans. It is important for everyone to check their plan details every year during Open Enrollment, as premiums and drug coverage can change from year to year and sometimes plans are discontinued.

All Part D Prescription Drug Plans (for people on Original Medicare) offered by Anthem and Cigna are being discontinued in Maine in 2026. You MUST choose a new Prescription Drug Plan or you may not have Part D coverage in 2026.

If your plan was discontinued but the company offers a different plan in your area, they might automatically enroll you in a different one of their plans, but it might not have the same coverage as your current plan. You can call the company, or use the Medicare Plan Finder (described below) to shop for a new plan.

Shopping for and Enrolling in 2026 Medicare Plans

The [Medicare Plan Finder](#) helps you see details and price estimates for all plans available in your area. [This video](#) on Youtube from the Centers for Medicare and Medicaid demonstrates how to use the Medicare Plan Finder on Medicare.gov: [2023 How to use Medicare Plan Finder, step-by-step](#)

- We recommend using the Medicare Plan Finder to shop for Part C Medicare Advantage Plans and/or Part D Prescription Drug Plans (if you are on Original Medicare).
- The Medicare Plan Finder now includes a provider directory to find out if your doctors are in network but some of the information may be inaccurate. We recommend checking directly with your providers to ensure they are in network before enrolling in a plan.

You can enroll in plans through Medicare.gov, by calling 1-800-Medicare, or by calling the plan directly. If you currently have Medicare and want to make a change to your plan for 2026, you must enroll in the new plan by 11:59PM on December 7. Your new plan will start on January 1, 2026.

Creating an account on Medicare.gov

- It is easier to use the Medicare.gov Plan Finder when you are logged into an account on Medicare.gov. Your medications will be displayed automatically in the Plan Finder and you will be able to see information about your current plan. You can also see claims information and other Medicare notices from your account.

- New accounts require an email address. If you do not have an email address or do not want to create an account, you can still use the Plan Finder without logging in.

Follow this link to go to the Medicare Plan Finder: www.medicare.gov/plan-compare

Other opportunities to change your Medicare Plan

People on Medicare Advantage can make one additional change to their plan between January-March each year. They can:

- Enroll in a different Medicare Advantage Plan
- Or switch back to Original Medicare and add a Part D Prescription Drug Plan

People on the Medicare Savings Program (QMB, QI, or Extra Help) can switch to Original Medicare or enroll in a different Part D Prescription Drug Plan at any time of year.

Call our Medicare Program at 207-396-3524 beginning in early December if you would like an appointment in 2026.

Medicare Savings Program

In Maine, if your household income is below \$3,261 (single) or \$4,407 (married), you might qualify for assistance paying for your Medicare. Please call us at 207-396-6524 at any time for help applying.

Medicare Supplements / Medigap

People on Original Medicare can also purchase a Medicare Supplement Policy, also called Medigap. All Medicare Supplements are standardized across plan letters. For example, all Plan Gs in Maine are identical to each other; the only difference is the company that administers the plan and the premium they charge. You can purchase a Supplement at any time of year, but this is a good time of year to think about it. If you already have a Supplement, you can change your Supplement to a different company that offers it in Maine if you want.

- [Click here](#) for a list of all Medicare Supplement policies available in Maine and their annual premiums:
- [Click here](#) for the Maine Consumer's Guide to Medicare Supplements, which explains what each plan covers and rules about Medicare Supplements.

Companies are allowed to refuse to sell you a Medicare Supplement policy due to pre-existing medical conditions that you have, unless you have Guaranteed Issue. If you get denied from one company, you can attempt to purchase the same Supplement from a different company.

Guaranteed Issue for Medicare Supplements

There are certain circumstances that might give you Guaranteed Issue for a Medicare Supplement, meaning the company has to sell you a Supplement of your choosing:

- You are new to Medicare.
- Your Medicare Advantage plan was discontinued (no longer offered next year) and you want to switch back to Original Medicare.

- You joined Medicare less than 3 years ago, joined Medicare Advantage when you first started, and you want to switch back to Original Medicare.
- You involuntarily lose other coverage like employer insurance, retiree insurance, or QMB.

You may call our Medicare Program at 207-396-6524 for help determining whether you qualify for Guaranteed Issue.