



Medicare Open Enrollment is October 15th – December 7th

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What is Medicare Open Enrollment

From October 15 – December 7 each year, people who already have Medicare can change plans for the following calendar year. Premiums, drug coverage, and other out-of-pocket costs can change from year to year, so we recommend reviewing your coverage annually.

During Open Enrollment, people on Original Medicare can:

- Change to a different Prescription Drug Plan (Part D)
- Switch from Original Medicare to Medicare Advantage
- Add or switch Medicare Supplement/Medigap Policies (this can be done any time of year)

During Open Enrollment, and between January-March each year, people on Medicare Advantage can:

- Change to a different Medicare Advantage Plan
- Switch from Medicare Advantage to Original Medicare and add a Prescription Drug Plan (Part D) and a Medicare Supplement/Medigap Policy.

The following plans are discontinued in 2027. You MUST choose a new plan or may lack full coverage in 2027:

Discontinued Prescription Drug Plans – you can enroll in a different Prescription Drug Plan or switch to Medicare Advantage.

- Aetna SilverScript

Discontinued Medicare Advantage Plans – you can enroll in a different Medicare Advantage Plan, or switch to Original Medicare, add a Prescription Drug Plan, and optionally purchase any Supplement/Medigap of your choice.

- AARP Medicare Advantage from UHC ME-0005
- Aetna Medicare Premier
- Wellcare Advantage Simple
- Wellcare Giveback
- Wellcare Simple

Medicare Savings Program

In Maine, if your monthly household income is below \$3,325 (single) or \$4,509 (married), you might qualify for assistance paying for your Medicare. Please call us at 207-396-6524 at any time for help applying. If you have the Medicare Savings Program, you can switch to Original Medicare or change your Prescription Drug Plan any time of year.



Ways to Review Your Coverage

View Plans and Enroll Online

Prescription Drug Plans (Part D) and Medicare Advantage Plans (Part C)

The [Medicare Plan Finder](#) helps you see details and price estimates for all plans available in your area. [This video](#) on demonstrates how to use the Medicare Plan Finder on Medicare.gov: [Plan Finder Demo](#)

- Use the Medicare Plan Finder to shop for Medicare Advantage Plans and/or Prescription Drug Plans.
- For Medicare Advantage Plans, verify network coverage directly with your providers, even if they are listed on Medicare.gov

Enroll online at Medicare.gov, call 1-800-Medicare, or call the plan directly by 11:59PM on December 7th. Follow this link to go to the Medicare Plan Finder: www.medicare.gov/plan-compare

Medicare Supplements / Medigap

If you have Original Medicare, you may buy or switch Medicare Supplement Plans year-round.

- [Click here](#) for all Medicare Supplement policies available in Maine and their annual premiums.
- [Click here](#) for Maine's Consumer Guide to Medicare Supplements, which explains each plan's coverage and Medicare Supplement rules.

Companies may deny coverage because of pre-existing medical conditions unless you have Guaranteed Issue. If one company denies you, you can try buying the same Supplement from another company. All Medicare Supplements are standardized by plan letter; for example, every Plan G in Maine offers the same coverage.

Certain circumstances may give you Guaranteed Issue for a Medicare Supplement, meaning the company cannot deny you:

- You are new to Medicare.
- Your Medicare Advantage plan was discontinued, and you want Original Medicare.
- You first joined Medicare Advantage less than 36 months ago, and it is October-March.
- You lose other coverage, such as employer insurance, retiree insurance, or QMB.

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

Meet with a Certified State Health Insurance Assistance Counselor by Appointment

Free, unbiased, and confidential support to help you understand your plan options. Appointments are limited. Call 207-396-6524 to request an appointment. Remember: if you have Medicare Advantage, you have an additional opportunity to switch your plan between January-March.

If you live outside of Cumberland and York Counties, [click here](#) to find your local Agency on Aging.

Attend a Walk-in Counseling Clinic: No Appointment Necessary

We will meet with you on a first-come, first-served basis and we cannot guarantee that everyone will be seen.

Friday, October 30th | 8am – 1pm | 2320 Congress Street, Portland

Friday, November 6th | 8am – 1pm | 2320 Congress Street, Portland

Wednesday, November 11th | 8am – 1pm | 30 Barra Road, Biddeford

Friday, November 20th | 8am – 1pm | 2320 Congress Street, Portland