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Frequently Asked Questions

If Your Medicare Advantage Plan Is Ending

If your Medicare Advantage plan is no longer being offered, **you have special rights that allow you to choose new Medicare coverage that meets your needs**.

Q How will I know if my plan is ending or no longer available in my area?

A **If your Medicare Advantage plan is ending or no longer available where you live, your plan is required to notify you**. You may receive letters from your plan and Medicare explaining that your coverage is ending, when the change will take effect, and what coverage options are available to you. These notices will also explain any Special Enrollment Periods (SEPs) you may qualify for.[1]

If you are unsure whether your plan is continuing, review any mailings from your plan, log in to your Medicare account, use **Medicare's Plan Finder tool**, or call **1-800-MEDICARE** for assistance.

Q What are my options?

A If you are losing coverage through your current Medicare Advantage plan, **it is important to review your coverage options carefully to ensure you choose a new plan that fits your personal needs**. You may choose to enroll in a new Medicare Advantage plan or enroll in Original Medicare with or without supplemental coverage.

Q What about Medicare Supplement (Medigap) coverage?

A If your Medicare Advantage plan is terminated or no longer offered and you choose to enroll in Original Medicare, **you may qualify for special protections when purchasing certain Medigap policies**. These protections, known as **guaranteed-issue rights**, generally mean insurance companies cannot deny you coverage or charge you more because of preexisting health conditions if you apply within the required time frame.[2]

Q What should I do?

A **Watch for notices** from your plan and Medicare explaining when your coverage will end. **Review your coverage options as soon as possible** by using Medicare's Plan Finder tool, contacting your State Health Insurance Assistance Program (SHIP), or speaking with a licensed Medicare advisor. Visit **MedicareInFocus.com** for helpful resources, educational videos, and important questions to ask when considering a new health plan. When comparing plans, consider whether your doctors, medications, and preferred pharmacies are covered, as well as the plan's costs and benefits.

Q Do I have a Special Enrollment Period (SEP)?

A **Yes**. If your Medicare Advantage plan is terminated or no longer available in your area, **you qualify for an SEP that allows you to make changes to your Medicare coverage outside of the standard enrollment periods**.[1]

Your SEP generally begins before your current coverage ends and continues for a period after it ends. The exact timing depends on the reason your plan is ending and will be explained in the notices you receive from your plan and Medicare.[1]

Q What happens if I don't choose a new plan?

A **It is important to review your options and take action** when you learn that your Medicare Advantage plan is ending.

If you do not choose a new Medicare Advantage plan before your current plan ends, you will automatically be enrolled in Original Medicare.[1]

Q What happens to my prescription drug coverage?

A **Many Medicare Advantage plans include prescription drug coverage (Part D)**. If your Medicare Advantage plan includes prescription drug coverage, you will need to select new drug coverage before your old drug coverage ends to help avoid a gap in prescription benefits. You can choose Original Medicare and enroll in a standalone Medicare Part D prescription drug plan, or you can enroll in another Medicare Advantage plan that includes drug coverage.[3]

Need help?

Utilize our tools and resources on MedicareInFocus.com to learn more about Medicare coverage options and important considerations.

When you are ready to compare plans, **log in to Medicare's plan finder tool** at Medicare.gov/plan-compare, or **contact your State Health Insurance Assistance Program (SHIP)** for free and unbiased advice. You can find the contact information for your state's program at shiphelp.org.

References: 1. Centers for Medicare & Medicaid Services. Medicare Advantage and Part D enrollment and disenrollment guidance. Updated August 1, 2025. Accessed June 17, 2026. https://www.cms.gov/files/document/cy-2026-cd-enrollment-and-disenrollment-guidance.pdf **2.** Centers for Medicare & Medicaid Services. Can I change my Medigap policy? Accessed June 17, 2026. https://www.medicare.gov/health-drug-plans/medigap/ready-to-buy/change-policies **3.** Centers for Medicare & Medicaid Services. Your coverage options. Accessed June 17, 2026. https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/your-coverage-options

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