MEDICARE INFORMATION PROJECT

2027 Medicare Advantage Open Enrollment

Quick Reference | January 1 through March 31, 2027

Who can use it

People already enrolled in Medicare Advantage can make **one change** during this annual window.

Switch to another Medicare Advantage plan, or **return** to Original Medicare and join a separate Part D plan if needed.

Effective date: Generally the first day of the month after the plan receives your request.

Five checks before you switch

- ☐ **Doctors and hospitals.** Verify the exact plan and office location.
- ☐ **Prescriptions.** Check each drug, dosage, and quantity.
- ☐ **Pharmacy.** Confirm network and preferred pharmacy status.
- ☐ **Total costs.** Compare premiums, deductibles, copays, and the medical out-of-pocket maximum.
- ☐ **Effective date.** Confirm when old coverage ends and new coverage starts.

Returning to Original Medicare? Check that your providers accept it. If you need Part D, confirm its start date. If you want Medigap, verify your eligibility and buying protections before leaving your plan.

Compare the two enrollment windows

Medicare Advantage OEP: Jan. 1 to Mar. 31. One change for Advantage members.

Fall Annual Enrollment: Oct. 15 to Dec. 7. Broader plan changes for people with Medicare, generally effective Jan. 1.

Joined Medicare Advantage when you first got Medicare? You may have a change window during your first three months with Parts A and B.

Visit the OEP Resource Center | Reviewed November 13, 2026

Medicare.gov: Joining a plan | Medicare.gov: Medigap buying rights

Confirm your options with Medicare or your plan. 1-800-MEDICARE (1-800-633-4227).