

Fall Enrollment Periods and Things to Watch For

By Barbara Wilcox
SHIP Counselor

If you don't want to make any changes to your Company or Medicare health care coverage for 2027, you do not need to do anything.

Medicare Open Enrollment: October 15 – December 7, 2026

Medicare Open Enrollment is for making changes in Medicare Advantage Plans or Medicare Part D Prescription Drug Plans for the coming year. You can change Medicare Advantage or Part D plans as often as once a year during fall Open Enrollment. The plan you choose has to accept you, regardless of your health status or preexisting conditions. I highly recommend that you review your coverage. From year to year, the plans change, and your health or prescription drug needs may change. You can decide if you need to change plans or can stay with the plan you have now. If you need assistance, you can contact your local SHIP program (877-839-2675) or you can use the tools on [Medicare.gov](https://www.medicare.gov) to find the plan that best fits your needs.

Medicare Open Enrollment is NOT for making changes in Medicare Supplement (Medigap) plans. You can apply for a Medigap plan at any time of year, but the insurance company may not be required to accept you. There are special Guaranteed Issue rules that govern when you can sign up for one of these plans without being penalized for your health status or pre-existing conditions. Generally, you have Guaranteed Issue during the first six months after you first enroll in Medicare Part B. But if you wait until after this Initial Enrollment Period, you may not be able to sign up for a Medigap plan or change Medigap plans without going through medical underwriting. They are allowed to ask questions about your health. If your health is not good, you might be charged a higher premium, or you might have to wait six months for coverage of a pre-existing condition, or you might be denied coverage entirely.

If you did sign up for a Medigap plan during your Initial Enrollment Period, there are some special rules that allow you to “test drive” a Medicare Advantage plan for up to a year and then return to your Medicare Supplement plan without any health questions being asked. In addition, some states have specific rules governing enrollment in Medigap plans with Guaranteed Issue. These rules can be complicated, so be sure you understand them before making changes.

Before you think about making a change from Medigap to Medicare Advantage, be sure you understand the rules and be sure you understand what your insurance company will or won't allow if you decide you want to go back to Medigap. I recommend that you call your local SHIP program (877-839-2675) for assistance.

Keep in mind that Medicare rules do not allow you to be enrolled in both a Medicare Advantage plan and a Medigap plan at the same time. You must drop one plan in order to enroll in the other.

Lumen Annual Enrollment: November 4-19, 2026

Lumen Annual Enrollment is for making changes in any Lumen benefits for you or your dependents. Watch your email or U.S. mail for your Lumen Annual Enrollment information.

Medicare Advantage Open Enrollment: January 1 to March 31, 2027

This enrollment period is for people who already have Medicare Advantage and want to make a change. You must have a current Medicare Advantage plan to make changes during this period. You can switch to a different Medicare Advantage plan. Or, you can switch to Original Medicare and add a Part D plan. If you previously had Medigap, you may or may not be able to get your policy back. Check with your

Medigap company! You can make a change only once during this period.

Q:I want to make changes in my Medicare coverage for next year. How do I go about doing that?

A: There are several options for making changes.

1. Do It Yourself: I generally do not recommend that people do this, because there are many things to watch out for. But, if the change you are thinking of is simple and straightforward, you are willing to devote time and effort to researching your options and you are comfortable with doing things on the phone or online, then this might be a good option. If you just want to change from one option to another within the same insurance you already have, call your insurance company and discuss your needs with them. If you decide to make a change, they can make the change for you on the phone call. Or, you can go to your insurance company's web site and research options there, sign up for a different plan online.

2. Call SHIP: This is the option I generally recommend. This is the program I volunteer for. The State Health Insurance Assistance Program (SHIP) is a national program supported by grants from the Federal Government that educates people about Medicare, assists people to enroll in Medicare, to make changes in their Medicare coverage and to solve problems that may occur with their Medicare. There are local SHIP offices in every State and Territory that will be able to advise you about the Medicare plans available in your zip code. You can find your local SHIP office by going to shiphelp.org or calling 877-839-2675. SHIP counselors do not sell insurance. Their job is to assist you in understanding your options and guide you through the process of signing up.

3. Medicare.gov: This is the official Government Medicare web site. It has a wealth of information about Medicare. It also has a Plan Finder tool that you can use to explore the Part D plans, Medicare Advantage plans and Medicare Supplement (Medigap) plans available in your zip code. Enter

your list of prescriptions, and the plan finder will bounce your list off the Part D and Medicare Advantage plans available to you to find the plan that is lowest cost for your list of medications. You can enroll in the plan you choose directly from Medicare.gov, or you can call the plan you select.

4. Call Medicare at 1-800-Medicare (1-800-633-4227): This phone line is answered by a live person 24 hours a day, 7 days a week. The people who answer work for Medicare and handle all kinds of inquiries. During Open Enrollment, they also can help you find and sign up for a Medicare plan, although they may refer you to SHIP instead.

5. Use an insurance agent or broker: These people are in the business to make money, and they want to sell you insurance. In my experience, brokers vary a lot in their knowledge of Medicare and their skill in matching your needs to a plan. You may want to use a broker you have used before and have learned to trust, or a broker recommended by a friend or family member. They are licensed by the state you live in. They generally represent certain insurance companies and do not offer all of the plans that are available to you. If they do sell you a plan, they earn a commission from the insurance company. There are rules around what a broker can and cannot do, which you can find on Medicare.gov. If you have a bad experience with a broker, you can report them to your state's agency that regulates insurance.

Q: I've been getting calls from Via Benefits wanting to help me with my health insurance. Who are they and what can they do to help?

A: Via Benefits is an insurance broker. Lumen has contracted with Via Benefits to serve Lumen employees and retirees. That is why they have your address and phone number. Like any insurance broker, they can help you evaluate your current coverage and make suggestions for changing your coverage. Using their services is optional.