

Weekly Insight
January 26, 2026

Is Your Doctor In Network for Medicare Advantage 2026?

This Week's Focus

Updated for 2026: The Medicare Advantage Open Enrollment Period runs January 1 to March 31 for people already enrolled in Medicare Advantage.

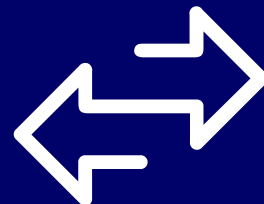
If your Medicare Advantage plan feels different in January, you are not imagining it. Doctors and hospitals can look "in" online but still be "out" when you call, and costs or rules can change with the new year.

This edition of SFL Weekly Insights shows you how to prove your doctor is in network for Medicare Advantage in 2026, what you can do during the Medicare Advantage Open Enrollment Period (Jan 1 to Mar 31), and how to bring clear notes to a no-cost Medicare plan review with Solutions For Life, so you can fix problems before they become expensive surprises.

What You Will Learn



How to verify doctors are in network for 2026



What you can change January 1 to March 31



4 steps from the Medicare mistakes checklist



The 5-minute Network Check worksheet for review



How to Check if Your Doctor Is *In-Network* for Medicare Advantage in 2026

SFL Solutions
For Life

If you are asking, "Is my doctor in network for Medicare Advantage 2026?" you are not alone. Medicare Advantage plan networks can change from year to year, so the "right answer" must be confirmed for your exact plan name and your county.

What "in-network" means

A Medicare Advantage network is a list of doctors and hospitals the plan works with. If your doctor is in-network, you usually pay less and have fewer surprises. If your doctor is out-of-network, you may pay more, or the plan may not cover the visit the way you expect. Some plans also require referrals to see specialists.

Why online directories can be wrong

Online tools can help, but they are not perfect. Reports have shown that provider directories can include wrong locations, conflicting results, or inactive providers. That is why you should verify with more than one source before you switch plans.

The 3-Step Proof Method (fast and reliable)

Step 1: Check the plan's directory. Look up your doctor in your plan's directory. Save a screenshot or write down what you see (doctor name, location, and the plan name).

Step 2: Call the doctor's office. Ask: "Do you take this exact Medicare Advantage plan name for 2026?"

Do not accept "We take Medicare" as the final answer. Medicare Advantage plans are not all the same.

Step 3: Call the plan to confirm. Ask the plan: "Is this doctor in my network for 2026 at this location?". Write down the rep's name, the date, and any call reference number.

Quick script (use these exact questions)

1. "Is Dr. _____ in-network for my plan for 2026?"
2. "Is the clinic at _____ the in-network location?"
3. "Is my hospital _____ in-network too?"

Red flags that mean "not proven yet"

- The office says, "We take Medicare," but does not confirm your plan name.
- The plan directory shows the doctor, but the office says they do not take that plan. (This happens when directories are out of date.)



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The *5-Minute* Network Check for 2026

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Fill this out. Bring it to your review.

My current plan name (exact): _____

My county: _____ My phone: _____

Doctor #1: _____ Clinic location: _____

- ☐ Plan directory shows "in-network"
- ☐ Doctor's office confirmed this exact plan for 2026
- ☐ Plan rep confirmed doctor is in-network at this location

Doctor #2: _____ Clinic location: _____

- ☐ Plan directory shows "in-network"
- ☐ Doctor's office confirmed this exact plan for 2026
- ☐ Plan rep confirmed doctor is in-network at this location

My hospital must-have: _____

If any box is missing, your network is not proven yet.

What you can change during OEP (Jan 1-Mar 31)

If you are already enrolled in a Medicare Advantage plan, the Medicare Advantage Open Enrollment Period runs January 1 to March 31. During this window, you can make one change:

- Switch to another Medicare Advantage plan (with or without drug coverage), or
- Drop Medicare Advantage and return to Original Medicare, then join a separate Part D drug plan

When does the change start? It usually starts the first day of the next month after the plan gets your request.

Plan Review Prep (makes your appointment faster)

Prescription #1 (name + dose): _____

Pharmacy you use most: _____

Top 2 problems you want to fix:

1. _____ 2) _____

Circle your main goal for 2026:

Keep my doctors / Lower drug costs / Lower copays / Easier approvals / Something Else

What SFL does in a no-cost Medicare Advantage review

Solutions For Life makes Medicare clear. We verify doctor and hospital access, confirm prescriptions and pharmacy pricing, and compare your options in plain language. If switching Medicare Advantage plans during OEP is the best fix, we help you submit the change correctly and understand when it starts.

Book your 2026 Plan-Fit Review:

Call 785-452-8039 or go to [SolutionsForLifeKS.com/book-appointment](https://www.SolutionsForLifeKS.com/book-appointment)



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8. Misunderstanding Networks

- **Action:** Confirm that your healthcare providers are within your Medicare Advantage plan's network.
- **Why It's Important:** Staying in-network can help reduce your out-of-pocket healthcare costs.

☐ Completed

9. Missing Preventive Care

- **Action:** Take advantage of Medicare-covered preventive services, including screenings and vaccinations.
- **Why It's Important:** Preventive care can help detect and treat health issues early, avoiding higher costs later.

☐ Completed

10. Underestimating Costs

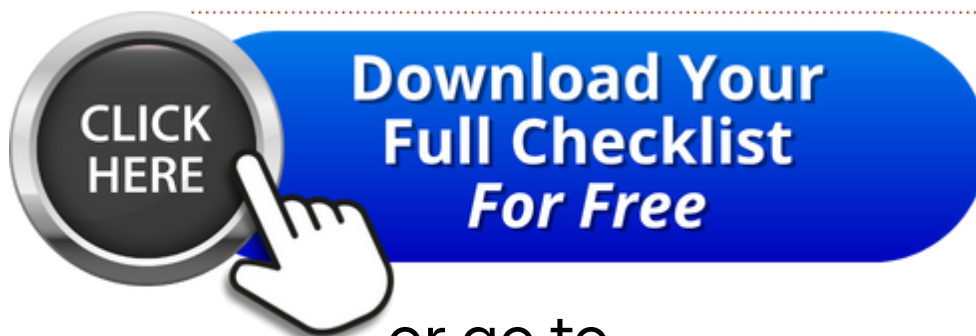
- **Action:** Create a detailed budget for Medicare premiums, deductibles, co-pays, and uncovered services.
- **Why It's Important:** Understanding the true costs of Medicare will help you avoid financial strain.

☐ Completed

11. Not Coordinating Coverage

- **Action:** Check how Medicare coordinates with employer coverage or spouse's benefits before enrolling.
- **Why It's Important:** Lack of coordination may result in penalties and loss of benefits, leading to unnecessary costs.

☐ Completed



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