

Weekly Insight  
September 15, 2025

# *“Can I Enroll in a Medicare Advantage Plan Anytime?”*

## This Week’s Focus

This edition of SFL Weekly Insights answers the Medicare Advantage questions people ask most when a plan stops feeling like a fit, such as “Why is my doctor out of network?” and “Why did my prescription cost change?” The key action window is the Medicare Advantage Open Enrollment Period from January 1 to March 31.

If you are already enrolled in a Medicare Advantage plan, this window lets you make one change to fix problems, either by switching to another Medicare Advantage plan or by returning to Original Medicare and adding a standalone Part D drug plan. Changes generally start the first day of the month after the plan gets your request.

## Content Overview



Answers to  
common Medicare  
Advantage  
questions



Why plans feel  
different after  
January 1 each  
year



What January 1  
to March 31  
changes  
can fix



How a free  
SFL review  
guides your  
next step



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# Why Your Medicare Advantage Plan Feels Different in January

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For  
Life

## Q: Why is my doctor or hospital suddenly “out of network”?

A: Medicare Advantage plans use networks, which means some doctors are “in” and some are “out.” Provider lists are not always accurate, and some directories list providers who are not available. Always verify by the exact plan name and confirm with both the plan and the doctor’s office.

## Q: How do I verify my doctors for 2026 the right way?

A: Do these two checks: (1) Look up your doctor in your plan’s own directory for your county. (2) Call the office and ask: “Do you accept this specific Medicare Advantage plan for January 1?” Write down the date, time, and who you spoke with.

## Q: Why did my copays or bills change when the calendar changed?

A: Many plans update costs and rules each year. A plan that felt affordable last year can feel different after January 1. The safest move is to re-check what you pay for the services you use most, then compare it to other options.

## Q: Why is my prescription suddenly more expensive or “not covered”?

A: Drug coverage can change. Plans may move a drug to a different tier or add rules like prior authorization, step therapy, or quantity limits. That can raise your cost at the pharmacy.

## Q: What do “prior authorization,” “step therapy,” and “quantity limits” mean?

A: These are plan rules that can affect care and prescriptions:

- Prior authorization = your plan wants approval before it pays.
- Step therapy = you may have to try one drug before a different one is covered.
- Quantity limits = the plan limits how much you can get at once.

## Q: My plan denied a service or delayed approval. What can I do?

A: You can appeal. Your plan must explain the decision and tell you how to appeal in writing. Start with the denial notice and follow your plan’s appeal steps. If your doctor supports the request, that can strengthen your appeal.

### ***Quick note for Kansans (save this)***

If these problems started after January 1 and you are already enrolled in Medicare Advantage, Medicare Advantage Open Enrollment (Jan 1-Mar 31) may give you a chance to switch plans or return to Original Medicare and add a Part D drug plan.

### **Write this down for your review:**

My top Medicare Advantage problem right now is: \_\_\_\_\_

The doctor, hospital, or prescription involved is: \_\_\_\_\_

# Medicare Advantage Open Enrollment Is Your “Fix-It” Window



## Medicare Advantage Open Enrollment (Jan 1 to Mar 31)

This window is only for people who are already enrolled in a Medicare Advantage plan. It gives you a limited chance to fix plan problems that show up after January 1.

### ***What you can do during this window***

#### **You can make one change:**

1. Switch to a different Medicare Advantage plan (with or without drug coverage).
2. Drop Medicare Advantage and return to Original Medicare, then join a standalone Part D drug plan.

#### **When does the change start?**

Changes generally start the first day of the month after the plan gets your request.

#### ***The OEP Fix Checklist (print this)***

Write short answers. Bring this page to your review.

1) My top problem with my MA plan (circle one):

Doctor or hospital access / Copays or bills / Prescriptions / Delays or denials

2) My doctors and hospitals to protect: \_\_\_\_\_

3) My prescriptions and pharmacy: \_\_\_\_\_

4) What changed after January 1: \_\_\_\_\_

5) My goal for coverage (circle all that apply):

Keep my doctors / Lower drug costs / Fewer surprises / More predictable costs

#### **Micro-action - Write one sentence:**

“If nothing changes, my biggest Medicare worry is \_\_\_\_\_.”

#### ***What SFL does in your **FREE** Medicare plan review***

Solutions For Life provides a no-cost Medicare plan review to help you fix common Medicare Advantage problems like doctor or hospital access issues, prescription surprises, and higher-than-expected costs. We confirm your doctors and hospitals for your county and plan, re-check your prescriptions and pharmacy pricing, and explain your options in plain language so you know what you can change during Medicare Advantage Open Enrollment. If a change is the right fit, we help you complete the steps correctly so your request is submitted cleanly and on time.



***Start your **FREE** Medicare Review: [SolutionsForLifeKS.com/FreePlanReview](http://SolutionsForLifeKS.com/FreePlanReview)***