

Weekly Insight January 19, 2026

"Can I Drop My Medicare Advantage Plan and Go Back to Original Medicare?"

This Week's Focus

Yes, if you are already in a Medicare Advantage plan, January gives you a limited "fix it" window.

In this edition of SFL Weekly Insights, we explain how you can make one change: switch to a different Medicare Advantage plan, or drop Medicare Advantage and return to Original Medicare between January 1 to March 31. If you return to Original Medicare, you can also join a separate Part D drug plan for prescriptions. This is not the same as Part B General Enrollment.

Medicare Advantage Open Enrollment Period: January 1 to March 31. Only for people already enrolled in a Medicare Advantage plan.

Content Overview



Who can use January OEP, and who cannot



The 2 moves you are allowed to make TODAY



How to check doctors, prescriptions, and pharmacy pricing



Print the checklist, then book a no-cost review



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Why Your Medicare Advantage Plan Can Feel Wrong in 2026



Many people search, ***“Can I drop Medicare Advantage and go back to Original Medicare in January?”*** because problems show up once the year starts. The key window is the Medicare Advantage Open Enrollment Period (January 1 to March 31), and it is only for people who are already in a Medicare Advantage plan.

The 4 common triggers:

1) Your doctor or hospital is not in-network.

Medicare Advantage plans often use networks. If your provider is not in the network, you may pay more or you may need to change providers.

2) You get told “we need approval first.”

This is called prior authorization. It means the plan may require approval before it covers some services.

3) Your prescriptions cost more than you expected.

Drug plans use a covered drug list (formulary) and price levels (tiers). Plans can also have rules like prior authorization, step therapy, or quantity limits.

4) Your copays add up fast.

A plan can look affordable, then feel expensive once you start using care. Looking at your total costs for the year can prevent surprises.

The costly mistake:

People wait because they assume nothing can be changed. Or they switch without checking doctors and prescriptions first. During the Medicare Advantage Open Enrollment Period (Jan 1 to Mar 31), you can make one change, and your new coverage generally starts the first day of the month after the plan gets your request.

January Questions & Answers:

Q: Can I drop Medicare Advantage and go back to Original Medicare in January?

Yes, if you are already enrolled in Medicare Advantage. From January 1 to March 31, you can drop Medicare Advantage and return to Original Medicare.

Q: If I drop Medicare Advantage, can I add a Part D drug plan?

Yes. When you return to Original Medicare during this window, you can also join a separate Part D drug plan.

Q: Can I do more than one change from January to March?

No. Medicare allows one change during this window.

Q: When does the change start?

It generally starts the first day of the next month after the plan gets your request.

2026 Medicare Fit Test + Your Next Step

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Answer **Yes** or **No** to the following questions. If you answer "**Yes**" often, you may want to use the Medicare Advantage Open Enrollment Period (January 1 to March 31) to fix the problem.

1. Did you learn your doctor or hospital is not in-network?
2. Have you had care delayed because the plan wants approval first? (prior authorization)
3. Did a prescription cost more than expected this month?
4. Did your pharmacy tell you a drug needs special rules? (approval, step therapy, limits)
5. Did copays feel higher than you planned for?
6. Do you travel and worry about where you can get care?
7. Do you want the option to return to Original Medicare in January?

Scoring

- 0-2 Yes: Confirm details and monitor.
- 3-4 Yes: Schedule a plan review.
- 5+ Yes: Act during Jan 1 to Mar 31 if you can.

Plan Review Prep Worksheet (Fill in + Bring this page to your free review)

My current plan name: _____

My Kansas county: _____

Doctors I must keep: _____

Hospitals I prefer: _____

Prescriptions (name + dose): _____

Pharmacy I use most: _____

My top 2 problems: (1) _____ (2) _____

What you can still do in January

If you are already enrolled in a Medicare Advantage plan, you can do one of these during the Medicare Advantage Open Enrollment Period (January 1 to March 31):

- Switch to another Medicare Advantage plan, or
- Drop Medicare Advantage and return to Original Medicare, and then join a separate Part D drug plan if you want prescription coverage.

When does it start? Your change generally starts the first day of the next month after the plan gets your request.

Quick clarity box: This is different from Part B General Enrollment (also Jan 1 to Mar 31). Do not mix these up.

What SFL does in a no-cost Medicare plan review

Solutions For Life offers no-cost Medicare plan reviews for Kansans who want clear answers. We help you confirm doctor access, re-check prescriptions and pharmacy pricing, and explain your January options in plain language. If dropping Medicare Advantage and returning to Original Medicare is the right move, we help you understand the steps and timing, including how to join a Part D drug plan after dropping Medicare Advantage.

This month is your fix-it window. Use it with confidence.

► **Book your review:**

Call **785-452-8039** or visit www.SolutionsForLifeKS.com/book-appointment



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Mistake 20: Confusing Plan C with Part C

Overview: Understanding the differences between supplemental plans and Medicare Advantage.

Reflection Prompt:

Write down any misconceptions and how to avoid them.

Exercise: Compare the coverage, costs, and benefits of Medicare Advantage plans (Part C) and Medigap plans to understand the differences.

Plan Name	What It Covers	Costs	Advantages	Disadvantages
Plan C				
Part C				

Checklist for Correct Plan Selection:

- Research and clearly differentiate between Plan C and Part C.
- Choose the plan that aligns with your healthcare and financial needs.
- Reevaluate your choice annually to ensure it still fits.\

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