

Weekly Insight
December 8, 2025

“Can I Enroll into a Medicare Advantage Plan Anytime?”

This Week's Focus

Many Kansans are asking, **“Can I enroll in a Medicare Advantage plan anytime?”** The short answer is no. Medicare gives you specific windows when you can join, change, or leave a Medicare Advantage plan. One of the most important is the Medicare Advantage Open Enrollment Period from January 1 to March 31.

During this time, people who already have a Medicare Advantage plan get one more chance to fix problems such as doctor networks, drug costs, or prior authorization hassles by moving to a better plan or back to Original Medicare. This edition of SFL Weekly Insight clearly explains how that window works, which real-world problems it can solve, and how Solutions For Life can guide you through a safe change for 2026.

What You Will Learn



When you can join, change, or leave Advantage plans



Common MA problems that this window can still fix



Simple steps to review costs, doctors, and drug lists



How SFL helps Kansas retirees move into better coverage



When Can I Change My Medicare Advantage Plan?

Many people are asking the same question every day: “Can I enroll in a Medicare Advantage plan anytime?” The honest answer is no, as Medicare Advantage plans follow strict rules. You can only join, leave, or change them during certain times of the year or after certain life events.

Every year, these are the **four seasons** that you can take action during:

Initial Enrollment Period (around age 65)

There are four main “seasons” when changes are allowed. The first is your Initial Enrollment Period around age 65. This is the seven-month window that starts **three months before** the month you turn 65, includes **your birthday month**, and ends **three months after your 65th birthday**. During this time you can sign up for Medicare and, if you choose, enroll in a Medicare Advantage plan instead of staying in Original Medicare.

Annual Enrollment Period (Oct 15 – Dec 7)

The second is the fall Annual Enrollment Period, from October 15 to December 7. This is the big shopping season everyone hears about on television. During these weeks you can move between Original Medicare and Medicare Advantage, switch from one Medicare Advantage plan to another, and change your drug coverage. Any change you make in this fall window starts on January 1 of the next year.

Medicare Advantage Open Enrollment (Jan 1 – Mar 31 / COMING SOON)

The third season is the one this edition is built around: the Medicare Advantage Open Enrollment Period, from January 1 to March 31. This winter window is different. It is only for people who already have a Medicare Advantage plan on January 1. **During this time you get one more chance to fix a plan that does not fit.** You may switch to another Medicare Advantage plan, or you may drop Medicare Advantage, go back to Original Medicare, and add a separate Part D drug plan. When you use this window, your new coverage starts on the first day of the next month after the new plan receives your request.

Special Enrollment Periods (SEPs)

The fourth way to make changes is through certain Special Enrollment Periods. These are opened by life events, such as moving out of your plan’s service area, losing other health coverage, or qualifying for programs like Medicaid or Extra Help. In those cases Medicare may allow you to enroll in or change Medicare Advantage plans outside the normal calendar windows.

So the full answer to “Can I enroll in a Medicare Advantage plan anytime?” is no, **but you are not stuck.** The January 1 to March 31 Medicare Advantage Open Enrollment Period is designed as a second chance for people who discover that their current plan does not work well once the year starts. On the next pages, we will look at real problems that Kansans face with their Medicare Advantage plans and how this winter window can help you move into coverage that better fits your doctors, drugs, and budget for 2026.





Real Problems that Medicare Advantage Open Enrollment Can Still Fix



Medicare Advantage plans can look perfect in the fall. Extra benefits, low or zero premiums, one card. Then January comes and real life starts: bills arrive, doctors change, and rules get in the way. Medicare Advantage Open Enrollment (January 1 to March 31) is there so people who already have a Medicare Advantage plan get one built-in chance each year to fix a plan that does not fit.

1. Doctors And Hospitals

The problem:

You signed up to save money, then find out that your main doctor is out of network. and/or your local hospital or clinic will not take your plan. People across the country report losing access to long-time doctors because of narrow networks or contract fights between plans and hospitals.

How MA Open Enrollment can help:

Between January 1 and March 31, you may: switch to another Medicare Advantage plan that includes your doctors and hospital, or go back to Original Medicare, where any provider who accepts Medicare may be an option.

2. Prior Authorization Delays

The problem:

Your doctor says you need a test, treatment, or rehab stay, but the plan says, "We must approve it first." This is prior authorization. Many people and doctors say it slows down care, sometimes blocks needed services, and/or creates stress and extra phone calls.

How MA Open Enrollment can help:

- Move to a different Medicare Advantage plan with different rules, or
- Return to Original Medicare and, if you qualify, add a Medicare Supplement to reduce some of this friction.

3. Higher-Than-Expected Bills

The problem:

The TV ad talked about a zero premium. Your real life looks like this:

- Copays for every visit and test.
- Big bills after a hospital stay or rehab.
- Worry about hitting the plan's yearly out-of-pocket limit.

Many people in poor health find that their total out-of-pocket costs are much higher than they expected.

How MA Open Enrollment can help:

- Look for a Medicare Advantage plan with different copays or a lower yearly out-of-pocket limit, or
- Compare the trade-off of going back to Original Medicare plus a supplement and drug plan: higher monthly premiums, but often more predictable costs.

4. Feeling Misled By Ads Or Calls


The problem:

You felt rushed into action. Strong TV ads promised extra benefits, phone calls pushed you to "sign up now", and it was only later that you see the network, drug, or travel limits.

Federal watchdogs have warned about confusing and aggressive Medicare Advantage marketing. Many people end up in a plan that does not match their real needs.

How MA Open Enrollment can help:

- From January 1 to March 31, you have one legal, built-in chance to correct that choice.
- You can move into a plan that matches your doctors, drugs, and budget better, or go back to Original Medicare.



Your Medicare Advantage Fix Checklist For January 1–March 31

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Medicare Advantage Open Enrollment from January 1 to March 31 is your one built-in chance each year to fix a plan that is not working for you. You can switch to a different Medicare Advantage plan or go back to Original Medicare and join a Part D drug plan. Your new coverage starts the first day of the next month after the plan receives your request.

Step 1: Bring Your Real-Life Information

On one sheet of paper, list your doctors, clinics, and hospitals you want to keep **AND** your regular medicines and the pharmacies you use **AND** your recent copays and any surprise bills

This shows what your current plan is doing well and where it is causing you pain.

Step 2: Decide What You Need To Fix

Of the following, identify which are the biggest problems with your MA plan:

Doctor or hospital out of network / Care slowed down or denied by prior authorization / Out-of-pocket costs higher than you expected / Medicines that are no longer covered well

If you see yourself in any of these, Medicare Advantage Open Enrollment can help.

Step 3: Let Solutions For Life (SFL) Do The Heavy Lifting

You do not have to sort through plans alone. Solutions For Life will check which plans fit your doctors, hospitals, and medicines, compare costs and out-of-pocket limits in clear, plain language, explain the trade-offs between staying in Medicare Advantage or returning to Original Medicare for 2026, and help you file a clean change before March 31 so your new coverage starts on time

You cannot enroll in or change Medicare Advantage plans anytime, but you can use this January 1–March 31 window to move into coverage that fits your life better. Bring your lists and your questions to SFL, and we will help you finish this Open Enrollment with a plan you understand and can afford.



Book your 2026 Plan-Fit Review:

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