

## Options After 2025 Fall Annual Enrollment Ends

**If you did not act by December 7, 2025, you may still have options:**

### **Currently on Original Medicare:**

If you have a stand-alone Prescription Drug Plan (PDP) that is continuing for 2026 and you did not change it by Dec. 7, it is too late to change your plan for 2026 unless you have Medi-Cal or Extra Help. Your only option to change coverage is to enroll in one of the Special Needs Medicare Advantage Plans for people with chronic conditions (if you qualify) or people on full Medi-Cal. Call HICAP for more information about that. Otherwise, see our handout on [How to Save Money on Prescription Drugs](#) for help lowering your prescription costs.

- If you currently have a Medigap supplement plan and want to change to a different one, you generally must wait for your birthday month to do so without health screening.

### **Had a Plan in 2025 that is no longer in Contra Costa County in 2026:**

- If you're on Original Medicare and had an Anthem PDP in 2025 and have not yet enrolled in a new drug plan, you have until Feb. 28, 2025, to do so.
- If your Advantage plan left the County in 2025 (all Central Health plans, Imperial Traditional, or Anthem PPO) and you haven't yet enrolled in new coverage, you have until Feb. 28, 2026, to enroll in a new Advantage Plan. If you want to remain on Original Medicare, you have until Feb. 28, 2026, to enroll in any PDP and until May 2, 2026, to get a Medigap from any company without health screening.

### **Currently have a Medicare Advantage Plan:**

**You have the right to change your coverage during the Medicare Advantage Open Enrollment period between Jan. 1 and March 31, 2026.**

- You can disenroll from your Advantage plan and choose Original Medicare with a drug plan and possibly a supplement\*, **OR**
- You can change to any other Medicare Advantage plan.
  - Even if you changed plans during 2025 annual enrollment, you can change again during the first quarter of 2026, or choose Original Medicare with a drug plan. *You have just one opportunity during this first quarter period to make a change.*

The simplest way to change plans is to enroll in a new plan:

- Return to Original Medicare by enrolling in a stand-alone drug plan
- Change Medicare Advantage plans by enrolling in the new plan. In both cases you will automatically be disenrolled from your old plan.

If you act during January, your new coverage will be effective Feb. 1, 2026. If you act during February, your new coverage will be effective March 1, 2026, and if you act during March, your new plan will be effective April 1, 2026.

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**Note:** If you disenroll from a Medicare Advantage plan and do not enroll in a prescription drug plan, you may be subject to a Part D late enrollment penalty should you want Part D again later and you will have to wait until fall 2026 to enroll in coverage for 2027.

If you don't make a change by March 31, 2026, you will remain in your current Medicare Advantage plan for the rest of the year. The only further option to change would be to enroll in one of the Special Needs Plans for chronic conditions or people with Medi-Cal if you are eligible.

**\*You also may have the option to supplement your coverage with a Medigap plan if you switch from Medicare Advantage and choose Original Medicare.**

- You can apply for a Medigap Supplement Plan from any company. You may or may not be guaranteed a plan depending on your situation.
- Many Contra Costa County Medicare Advantage plans available in 2026 have had cost increases which triggered the right to get a Guaranteed Issue Medigap plan, subject to limitations. The qualifying plans, timing of these rights, and the options available depend on which Medicare Advantage Plan you had in 2025. See Switch to a Medigap for specifics on what options are available for the plan you were in. Note that with some plans you must have disenrolled before the end of Annual Enrollment, December 7, 2025. For others, you still can disenroll in January or February of 2026.

\*Once covered by a Medigap plan, at your birthday month, you can change to a different company or lower-level plan from any company without medical screening. Also note, Medigap plans do not cover most prescription drugs. You will need a separate Prescription Drug Plan.

### How can I learn more and get help from HICAP?

If you need help you can call **(925) 655-1393** or email us at: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us). You can get counseling by telephone, email, or ZOOM, or you can make an in-person appointment.

**HICAP, Contra Costa County**  
**925.655-1393, or 800.510.2020, or TDD: 711**  
**Or visit [www.cchicap.org](http://www.cchicap.org)**

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