
FACT SHEET

September 26, 2025

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Alabama, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Alabama, 1,125,411 individuals are enrolled in Medicare.

In Alabama in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$15.76 in 2025 to \$10.62 in 2026.
- 98 Medicare Advantage plans are available in 2026, compared to 93 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 29.02% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Alaska, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Alaska, 120,627 individuals are enrolled in Medicare.

In Alaska in 2026:

Medicare Part D:

- 9 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 27.94% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare

Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Arizona, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Arizona, 1,519,395 individuals are enrolled in Medicare.

In Arizona in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$7.23 in 2025 to \$4.82 in 2026.
- 133 Medicare Advantage plans are available in 2026, compared to 149 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 23.05% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

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January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Arkansas, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Arkansas, 682,876 individuals are enrolled in Medicare.

In Arkansas in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$7.11 in 2025 to \$2.28 in 2026.
- 91 Medicare Advantage plans are available in 2026, compared to 93 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 29.47% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
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December 2025

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January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in California, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In California, 7,050,213 individuals are enrolled in Medicare.

In California in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.61 in 2025 to \$13.99 in 2026.
- 402 Medicare Advantage plans are available in 2026, compared to 421 plans in 2025.
- 99.89% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 99.64% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 32.57% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

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October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
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December 2025

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January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Colorado, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Colorado, 1,056,627 individuals are enrolled in Medicare.

In Colorado in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$11.41 in 2025 to \$12.91 in 2026.
- 108 Medicare Advantage plans are available in 2026, compared to 132 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 97.1% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 18.45% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Connecticut, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Connecticut, 760,082 individuals are enrolled in Medicare.

In Connecticut in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$19.19 in 2025 to \$18.66 in 2026.
- 47 Medicare Advantage plans are available in 2026, compared to 51 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 32.67% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$8.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

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- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

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December 2025

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January 2026

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2026 Medicare Open Enrollment Resources

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Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Delaware, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Delaware, 249,786 individuals are enrolled in Medicare.

In Delaware in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.16 in 2025 to \$17.11 in 2026.
- 37 Medicare Advantage plans are available in 2026, compared to 35 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 18.5% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in District of Columbia, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In District of Columbia, 96,839 individuals are enrolled in Medicare.

In District of Columbia in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$36.26 in 2025 to \$26.97 in 2026.
- 20 Medicare Advantage plans are available in 2026, compared to 22 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 51.87% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

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Medicare Open Enrollment in Florida, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Florida, 5,196,218 individuals are enrolled in Medicare.

In Florida in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$4.09 in 2025 to \$2.11 in 2026.
- 611 Medicare Advantage plans are available in 2026, compared to 592 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 24.43% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

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Medicare Open Enrollment in Georgia, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Georgia, 1,973,774 individuals are enrolled in Medicare.

In Georgia in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$13.76 in 2025 to \$6.74 in 2026.
- 180 Medicare Advantage plans are available in 2026, compared to 178 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 28.4% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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September 26, 2025

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Medicare Open Enrollment in Hawaii, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Hawaii, 310,594 individuals are enrolled in Medicare.

In Hawaii in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$45.90 in 2025 to \$52.34 in 2026.
- 44 Medicare Advantage plans are available in 2026, compared to 43 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 8 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 51.22% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 24.85% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

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Medicare Open Enrollment in Idaho, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Idaho, 402,347 individuals are enrolled in Medicare.

In Idaho in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$18.32 in 2025 to \$23.21 in 2026.
- 48 Medicare Advantage plans are available in 2026, compared to 66 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 48.00% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 18.25% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

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January 2026

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2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

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Medicare Open Enrollment in Illinois, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Illinois, 2,436,032 individuals are enrolled in Medicare.

In Illinois in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$8.10 in 2025 to \$8.51 in 2026.
- 157 Medicare Advantage plans are available in 2026, compared to 165 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 24.07% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

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December 2025

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January 2026

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Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Indiana, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Indiana, 1,391,723 individuals are enrolled in Medicare.

In Indiana in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.34 in 2025 to \$15.40 in 2026.
- 127 Medicare Advantage plans are available in 2026, compared to 155 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 22.84% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

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Medicare Open Enrollment in Iowa, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Iowa, 694,315 individuals are enrolled in Medicare.

In Iowa in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.38 in 2025 to \$15.11 in 2026.
- 63 Medicare Advantage plans are available in 2026, compared to 75 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 50.08% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 17.2% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Kansas, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Kansas, 596,755 individuals are enrolled in Medicare.

In Kansas in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$9.54 in 2025 to \$10.11 in 2026.
- 87 Medicare Advantage plans are available in 2026, compared to 80 plans in 2025.
- 98.64% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 95.92% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 66.26% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 17.49% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Kentucky, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Kentucky, 995,889 individuals are enrolled in Medicare.

In Kentucky in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$15.60 in 2025 to \$10.25 in 2026.
- 115 Medicare Advantage plans are available in 2026, compared to 116 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 27.42% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Louisiana, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Louisiana, 948,321 individuals are enrolled in Medicare.

In Louisiana in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$21.63 in 2025 to \$13.35 in 2026.
- 117 Medicare Advantage plans are available in 2026, compared to 112 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 33.26% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Maine, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Maine, 382,789 individuals are enrolled in Medicare.

In Maine in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$11.94 in 2025 to \$21.90 in 2026.
- 52 Medicare Advantage plans are available in 2026, compared to 54 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 9 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 91.79% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 33.46% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Maryland, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Maryland, 1,164,460 individuals are enrolled in Medicare.

In Maryland in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$28.48 in 2025 to \$25.68 in 2026.
- 63 Medicare Advantage plans are available in 2026, compared to 68 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 23.08% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

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October 2025

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- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Massachusetts, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Massachusetts, 1,476,060 individuals are enrolled in Medicare.

In Massachusetts in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$32.74 in 2025 to \$38.03 in 2026.
- 103 Medicare Advantage plans are available in 2026, compared to 96 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 31.74% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$8.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

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Medicare Open Enrollment in Michigan, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Michigan, 2,278,289 individuals are enrolled in Medicare.

In Michigan in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$15.88 in 2025 to \$16.56 in 2026.
- 192 Medicare Advantage plans are available in 2026, compared to 201 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 93.41% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 20.92% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Minnesota, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Minnesota, 1,172,619 individuals are enrolled in Medicare.

In Minnesota in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$61.51 in 2025 to \$72.34 in 2026.
- 81 Medicare Advantage plans are available in 2026, compared to 100 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 98.46% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 58.41% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 17.09% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Mississippi, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Mississippi, 646,725 individuals are enrolled in Medicare.

In Mississippi in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$20.21 in 2025 to \$10.80 in 2026.
- 96 Medicare Advantage plans are available in 2026, compared to 88 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 35.66% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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September 26, 2025

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Medicare Open Enrollment in Missouri, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Missouri, 1,345,658 individuals are enrolled in Medicare.

In Missouri in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$10.66 in 2025 to \$8.56 in 2026.
- 157 Medicare Advantage plans are available in 2026, compared to 139 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 57.10% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 22.06% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$9.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

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Medicare Open Enrollment in Montana, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Montana, 266,218 individuals are enrolled in Medicare.

In Montana in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$16.57 in 2025 to \$17.67 in 2026.
- 32 Medicare Advantage plans are available in 2026, compared to 27 plans in 2025.
- 97.25% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 97.25% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 54.77% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 16.83% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

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- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
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December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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Medicare Open Enrollment in Nebraska, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Nebraska, 389,068 individuals are enrolled in Medicare.

In Nebraska in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$21.80 in 2025 to \$21.58 in 2026.
- 50 Medicare Advantage plans are available in 2026, compared to 44 plans in 2025.
- 99.64% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 97.84% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 51.33% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 17.01% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

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- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

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December 2025

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January 2026

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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Medicare Open Enrollment in Nevada, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Nevada, 612,400 individuals are enrolled in Medicare.

In Nevada in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$2.30 in 2025 to \$1.06 in 2026.
- 105 Medicare Advantage plans are available in 2026, compared to 97 plans in 2025.
- 97.39% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 97.39% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 89.34% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 22.41% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in New Hampshire, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In New Hampshire, 351,213 individuals are enrolled in Medicare.

In New Hampshire in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$13.16 in 2025 to \$25.44 in 2026.
- 19 Medicare Advantage plans are available in 2026, compared to 38 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 81% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 9 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 90.11% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 15.13% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in New Jersey, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In New Jersey, 1,795,719 individuals are enrolled in Medicare.

In New Jersey in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$22.50 in 2025 to \$25.23 in 2026.
- 85 Medicare Advantage plans are available in 2026, compared to 92 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 60.95% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 20.12% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$4.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in New Mexico, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In New Mexico, 468,101 individuals are enrolled in Medicare.

In New Mexico in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$5.86 in 2025 to \$3.65 in 2026.
- 73 Medicare Advantage plans are available in 2026, compared to 66 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 91.76% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 32.28% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in New York, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In New York, 3,970,385 individuals are enrolled in Medicare.

In New York in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$39.59 in 2025 to \$40.49 in 2026.
- 218 Medicare Advantage plans are available in 2026, compared to 241 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 92.67% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 37.82% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$35.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in North Carolina, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In North Carolina, 2,260,549 individuals are enrolled in Medicare.

In North Carolina in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.17 in 2025 to \$12.86 in 2026.
- 175 Medicare Advantage plans are available in 2026, compared to 175 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 23.16% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$3.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
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December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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Medicare Open Enrollment in North Dakota, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In North Dakota, 150,446 individuals are enrolled in Medicare.

In North Dakota in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$44.84 in 2025 to \$73.51 in 2026.
- 21 Medicare Advantage plans are available in 2026, compared to 29 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 49.07% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 15.51% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

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October 2025

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December 2025

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January 2026

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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Medicare Open Enrollment in Ohio, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Ohio, 2,561,241 individuals are enrolled in Medicare.

In Ohio in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.26 in 2025 to \$13.54 in 2026.
- 212 Medicare Advantage plans are available in 2026, compared to 217 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 21.72% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Oklahoma, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Oklahoma, 813,628 individuals are enrolled in Medicare.

In Oklahoma in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.48 in 2025 to \$13.62 in 2026.
- 82 Medicare Advantage plans are available in 2026, compared to 73 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 24.84% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Oregon, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Oregon, 954,393 individuals are enrolled in Medicare.

In Oregon in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$25.38 in 2025 to \$26.04 in 2026.
- 102 Medicare Advantage plans are available in 2026, compared to 109 plans in 2025.
- 96.82% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 93.5% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 90.19% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 24.64% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Pennsylvania, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Pennsylvania, 2,981,142 individuals are enrolled in Medicare.

In Pennsylvania in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$24.26 in 2025 to \$22.99 in 2026.
- 334 Medicare Advantage plans are available in 2026, compared to 316 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 91.51% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 22.21% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$6.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Rhode Island, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Rhode Island, 246,679 individuals are enrolled in Medicare.

In Rhode Island in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$22.79 in 2025 to \$32.32 in 2026.
- 23 Medicare Advantage plans are available in 2026, compared to 24 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 25.94% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$8.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in South Carolina, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In South Carolina, 1,248,773 individuals are enrolled in Medicare.

In South Carolina in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$13.70 in 2025 to \$10.16 in 2026.
- 95 Medicare Advantage plans are available in 2026, compared to 94 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 22.68% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$4.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in South Dakota, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In South Dakota, 201,439 individuals are enrolled in Medicare.

In South Dakota in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$36.74 in 2025 to \$57.85 in 2026.
- 19 Medicare Advantage plans are available in 2026, compared to 28 plans in 2025.
- 95.79% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 92.45% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 45.52% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 15.72% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Tennessee, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Tennessee, 1,496,872 individuals are enrolled in Medicare.

In Tennessee in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$16.89 in 2025 to \$12.83 in 2026.
- 132 Medicare Advantage plans are available in 2026, compared to 131 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 24.24% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

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Medicare Open Enrollment in Texas, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Texas, 4,857,268 individuals are enrolled in Medicare.

In Texas in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$6.14 in 2025 to \$4.35 in 2026.
- 426 Medicare Advantage plans are available in 2026, compared to 381 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 24.14% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Utah, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Utah, 474,535 individuals are enrolled in Medicare.

In Utah in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$11.12 in 2025 to \$10.97 in 2026.
- 55 Medicare Advantage plans are available in 2026, compared to 48 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 99.94% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 56.84% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 13.85% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Vermont, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Vermont, 167,220 individuals are enrolled in Medicare.

In Vermont in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$22.41 in 2025 to \$0.00 in 2026.
- 3 Medicare Advantage plans are available in 2026, compared to 8 plans in 2025.
- 35.68% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 35.68% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 23.16% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$8.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Virginia, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Virginia, 1,712,896 individuals are enrolled in Medicare.

In Virginia in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$10.96 in 2025 to \$9.19 in 2026.
- 143 Medicare Advantage plans are available in 2026, compared to 142 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 9 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 21.72% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Washington, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Washington, 1,545,839 individuals are enrolled in Medicare.

In Washington in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$21.91 in 2025 to \$18.20 in 2026.
- 126 Medicare Advantage plans are available in 2026, compared to 125 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 90.61% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 21.67% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in West Virginia, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In West Virginia, 454,033 individuals are enrolled in Medicare.

In West Virginia in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.50 in 2025 to \$14.14 in 2026.
- 69 Medicare Advantage plans are available in 2026, compared to 59 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 12 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 92.89% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 28.36% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$6.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

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October 2025

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December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

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Medicare Open Enrollment in Wisconsin, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Wisconsin, 1,337,740 individuals are enrolled in Medicare.

In Wisconsin in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$22.86 in 2025 to \$23.44 in 2026.
- 113 Medicare Advantage plans are available in 2026, compared to 118 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 10 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 18.73% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

Contact: CMS Media Relations
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Medicare Open Enrollment in Wyoming, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Wyoming, 129,754 individuals are enrolled in Medicare.

In Wyoming in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$22.07 in 2025 to \$48.61 in 2026.
- 14 Medicare Advantage plans are available in 2026, compared to 14 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 11 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 63.44% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 15.28% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in American Samoa, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In American Samoa, 5,070 individuals are enrolled in Medicare.

In American Samoa in 2026:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan is available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 91.68% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare

Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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Medicare Open Enrollment in Guam, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Guam, 20,367 individuals are enrolled in Medicare.

In Guam in 2026:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan is available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 8.68% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare

Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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September 26, 2025

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Medicare Open Enrollment in Northern Mariana Islands, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Northern Mariana Islands, 3,746 individuals are enrolled in Medicare.

In Northern Mariana Islands in 2026:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan is available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 87.17% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$32.10 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

Contact: CMS Media Relations
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Medicare Open Enrollment in Puerto Rico, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Puerto Rico, 776,208 individuals are enrolled in Medicare.

In Puerto Rico in 2026:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$0.08 in 2025 to \$0.02 in 2026.
- 63 Medicare Advantage plans are available in 2026, compared to 73 plans in 2025.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 3 stand-alone Medicare prescription drug plans are available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 90.27% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2025.
- 2.12% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

- The “2026 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

[Medicare.gov](#) provides clear, easy-to-use information as well as an updated [Medicare Plan Finder](#) that allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2026 Medicare health and prescription drug plan information by October 1, 2025. 1-800-MEDICARE is available 24 hours a day, seven days a week, to provide help. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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FACT SHEET

September 26, 2025

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Medicare Open Enrollment in U.S. Virgin Islands, 2026

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Medicare Fee-for-Service, Medicare Advantage, and Medicare prescription drug plans. The costs and covered benefits of different options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment from October 15, 2025, through December 7, 2025.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage options, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In U.S. Virgin Islands, 21,083 individuals are enrolled in Medicare.

In U.S. Virgin Islands in 2026:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan is available in 2026. All individuals with Medicare have access to a Medicare prescription drug plan.
- 4.69% of people with a stand-alone Medicare prescription drug plan get Extra Help.
- \$114.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2026 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2025, to December 7, 2025. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing coverage. By shopping available plans and comparing costs, individuals may find a Medicare health or prescription drug plan with better coverage or a lower premium in 2026. The Medicare Plan Finder allows users to compare pricing between Medicare Fee-for-Service, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

September 2025

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- Health and drug plans begin notifying enrollees about changes to their plans in 2026.

October 2025

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2025.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2026.
- Medicare health and drug plan 2026 Star Ratings will be available on Medicare.gov on or around October 9, 2025.
- Medicare Open Enrollment **begins October 15, 2025.**

December 2025

- Medicare Open Enrollment **ends December 7, 2025.**

January 2026

- Medicare health and prescription drug plan coverage for 2026 **begins January 1, 2026.**

2026 Medicare Open Enrollment Resources

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To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

Medicare beneficiaries may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

The Medicare Prescription Payment Plan allows people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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