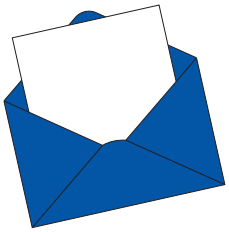
SHINE
Medicare Health Insurance Counseling

IS YOUR MEDICARE PLAN ENDING FOR 2027?



If you received a notice that your Medicare Advantage or Medicare Prescription Drug Plan is ending or will not be renewed for 2027, **You have options!**

Your current plan generally ends December 31, 2026. You will need to choose new coverage to avoid a gap in benefits.

YOUR OPTIONS FOR 2027

1 Choose a New Medicare Advantage Plan

You may enroll in another Medicare Advantage Plan available in the county you live in.

Plans may include:
- Medical and hospital coverage
- Prescription drug coverage
- Dental, vision, hearing or other extra benefits
- Different premiums, copays and deductibles

Call your doctors and ask which Medicare Advantage plans they are participating with for 2027!

2 Return to Original Medicare

You may return to Medicare Part A and Part B.

Medigap may help cover costs Original Medicare doesn't.

You may also want to consider:
- A Medicare Supplement (Medigap) policy
- A separate Medicare Part D prescription drug plan

Medigap Options in Massachusetts:
- Core
- Supplement 1A
- Supplement 1 (not available to those not eligible for Medicare before 1/1/2020)

IMPORTANT DEADLINES FOR 2027 COVERAGE

OCTOBER 15 -DECEMBER 7, 2026

Medicare Open Enrollment
You can select new coverage for 2027.

Changes generally take effect January 1, 2027.

DECEMBER 8,2026 - FEBRUARY 28, 2027

Special Enrollment Period for Non-Renewing Plans
If your plan is not renewing for 2027, you have additional time to select a new Medicare Advantage or prescription drug plan.

Note: Changes made 12/8/26-12/31/26 will take effect 1/1/27. Changes made 1/1/27-2/28/27 will take affect the first of the following month.

Need Medicare Help? SHINE is Here for You!

Start by contacting your local Council on Aging for information about SHINE counseling availability.

For additional assistance, contact:
Medicare: 1-800-633-4227
Visit: Medicare.gov/plan-compare

Tri-Valley
HOME WITH YOU