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Department on Aging Offers Free Help to Make Medicare Open Enrollment Decisions

SPRINGFIELD, Ill. – The Illinois Department on Aging (IDoA) is encouraging everyone with Medicare to check if their plan still meets their needs and budget during this year's Open Enrollment Period, which began on Oct. 15 and runs through Dec. 7, 2025. Individuals can get free help comparing health and drug plan options by contacting the state's [Senior Health Insurance Program](#) (SHIP).

"Your health needs can change from year to year, and so do Medicare plan costs and coverage," said **SHIP Director Sandy Leith**. "Now's the time to review your current Medicare coverage to make sure it still meets your needs. To help you make an informed decision, the Senior Health Insurance Program uses trained volunteers to offer trusted, unbiased Medicare counseling to Medicare-eligible individuals, their families, and caregivers."

SHIP counselors are available in person and online throughout the year, but they are especially helpful during Open Enrollment from Oct. 15 to Dec. 7, when people with Medicare can join or switch health and prescription drug plans for the coming year. For those who switch plans, coverage starts on Jan. 1, 2026.

SHIP counselors are cautioning beneficiaries to check their [Medicare drug coverage](#), as there are fewer plans to choose from for 2026 and some premiums have doubled in cost. There are also four drug plans with \$0 premiums.

"The right plan for you is the plan that will cover ALL of your current prescription medications," said **SHIP Director Sandy Leith**. "Everyone currently on Medicare Part D or a Medicare Advantage plan will have received a letter from their current plan detailing changes for 2026. Please read your letters to make sure your plan will still be offering Medicare for 2026. In some instances, you may have to change plans due to a non-renewal. When in doubt, call Medicare to double check."

To get help understanding your Medicare options and how you can save money on costs, call or visit a [SHIP site](#) near you. You can also compare 2026 coverage options and shop for plans using [Medicare's Plan Finder](#) or by calling 1-800-MEDICARE to talk with a customer support representative. TTY users should call 877-486-2048. The Medicare Support Hotline is available 24/7, except for some federal holidays.

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About IDoA: IDoA serves and advocates for older Illinoisans and their caregivers by administering quality and culturally appropriate programs that promote partnerships and encourage independence, dignity, and quality of life. For information about the Department's programs and services for older adults and persons with disabilities, visit <https://ilaging.illinois.gov/> or contact the Senior Helpline toll-free at 1-800-252-8966, Monday through Friday between 8:30 a.m. and 5 p.m.

Respect for yesterday. Support for today. Planning for tomorrow.
ilaging.illinois.gov

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with appropriate State and Federal statutes. If you feel you have been discriminated against, call the Senior Helpline at 1-800-252-8966; 711 (TRS).