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DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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Medicare Open Enrollment Begins October 15: Idaho Department of Insurance Urges Beneficiaries to Review Coverage Carefully

BOISE, ID (October 13, 2026) – Medicare Open Enrollment runs from October 15 through December 7, 2026, and the Idaho Department of Insurance (DOI) is encouraging Medicare beneficiaries to take time this season to review their coverage and evaluate whether their current plan still meets their needs.

Across the country, insurers continue to adjust Medicare Advantage (MA) offerings in response to rising operational costs, evolving federal payment structures, and updated regulatory requirements. These changes have led some carriers to scale back benefits, narrow provider networks, or exit certain regions entirely—making a careful annual review more important than ever.

As of June 2026, approximately 46% of Medicare recipients in Idaho were enrolled in a Medicare Advantage plan. While the DOI does not regulate MA plan pricing, insurers are required to notify consumers in advance of any plan withdrawals. All enrollees will receive an Annual Notice of Change (ANOC) from their carrier explaining upcoming changes by October 1, 2026.

“Consumers should use this annual Open Enrollment Period to compare plans, confirm that their doctors and prescriptions are covered, and seek help from the Department of Insurance, SHIBA, or a local trusted agent,” said DOI Director Dean Cameron. “Taking action early ensures uninterrupted coverage and continued access to quality care. Most importantly, consumers should know they are not alone – our team is ready to help every step of the way.”

Options for Impacted Consumers

Beneficiaries whose plans are ending will qualify for a Special Enrollment Period, allowing them to:

- Switch to another Medicare Advantage plan, or
- Return to Original Medicare (with the option to add a standalone Part D prescription drug plan and, in most cases, a Medigap policy without medical underwriting).

“While some carriers are exiting the market, Idaho still offers a competitive selection of plans and strong consumer protections,” Cameron said. “We strongly encourage Medicare beneficiaries to review their options and take advantage of free help from SHIBA or a licensed agent.”

Free Help from SHIBA

The Senior Health Insurance Benefits Advisors (SHIBA) program, part of the DOI, provides free, confidential Medicare guidance to Idahoans. SHIBA counselors can:

- Review coverage options
- Answer Medicare-related questions
- Assist with plan comparisons
- Enroll consumers in Medicare Advantage and Part D plans
- Assist with Medicare-related complaints

To connect with a SHIBA counselor, call 1-800-247-4422. SHIBA also hosts monthly Medicare webinar workshops. To register, call the Helpline at the same number.

Watch Out for Improper Marketing

Open Enrollment is a peak time for misleading or aggressive marketing. Idahoans can learn how to protect themselves at: <https://doi.idaho.gov/shiba/medicare-improper-marketing/>

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About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.