

Open Enrollment Resources: Michigan

Medicare Open Enrollment runs from October 15 until December 7, 2025. This is the annual opportunity for beneficiaries to review their coverage and decide whether to add, drop, or switch health and prescription drug plans. Reviewing options each year is important, since plan costs and benefits can change. Medicare isn't free, but help is available. Your local State Health Insurance Assistance Program (SHIP), Benefits Enrollment Center (BEC), or Area Agency on Aging (AAA) can provide free, unbiased guidance to review your options and, if eligible, enroll you in cost-saving programs.

Open Enrollment:

October 15 – December 07, 2025

Resources:

State Health Insurance Programs

This is the state agency that offers one-on-one assistance, counseling, and education to Medicare beneficiaries, their families, and caregivers to help them make informed decisions about their care and benefits.

[Michigan State Health Insurance Assistance Program \(SHIP\)](#)

[16 AAAs](#)

These are your Area Agency on Aging (AAA) which are either a public or private nonprofit agency that helps address the needs older persons at the regional and local levels. AAA is a general term — names of local AAAs may vary.

Benefit Enrollment Center(s)

These are community organizations that provide free, private assistance to help eligible low-income Medicare beneficiaries

- [Elder Law Michigan](#)

For more information, contact:

NCOA Policy and Advocacy Team

advocacy@ncoa.org

Learn More



BenefitsCheckUp.org

800-794-6559



How to Access Benefits Online

BenefitsCheckUp is a free tool where individuals can see if they may be eligible for these money-saving programs.