

Over 27,000 Maryland Seniors Face Loss of Medicare Advantage Plans in 2027 - Baltimore City Hit The Hardest

Maryland Medicare Options braces for increased calls of plan changes and angry seniors, as Medicare Advantage Plans in Maryland continue to terminate for 2027.



Maryland
MEDICARE OPTIONS

Maryland Medicare Options brand logo.

ANNAPOLIS, MD, UNITED STATES,

September 30, 2026 /EINPresswire.com/ -- Major Medicare Advantage carriers have, once again, decided to cut ties with Marylanders and will be leaving over 27,000 seniors without coverage for 2027.

“

We help seniors in Maryland navigate the complexities of selecting the right Medicare Plan based on their medical needs, medications, budget, and desired benefits.

Medicare is all we do!”

*Peter Palmiotto - CEO:
Maryland Medicare Options*

Maryland Medicare Options, a local Medicare insurance agency, has indicated their call volume and emails from concerned seniors has sharply risen in the past few weeks as termination letters hit the mailboxes of those on Advantage Plans. According to the agency, more than 27,000 Marylanders face the loss of their current plans as four major insurance carriers discontinue affected coverage. Through MarylandMedicareOptions.com, the Annapolis-based agency helps beneficiaries understand their notices, compare available coverage and complete enrollment. Its brokers encourage affected residents to

review their options early, especially when continued access to doctors, prescriptions and affordable care depends on selecting suitable replacement coverage.

“The 2027 Medicare plan options in Maryland are fewer than they were in 2026, but with over 27,000 people losing coverage, we're finding that our phones are very busy. Seniors get rattled this time of year with so many commercials, unsolicited phone calls, junk mail and more. Termination letters have started to show up in mailboxes, and that triggers more calls into our office. Since we're local, we tend to be on the top of their list of people to call” said CEO Peter Palmiotto.

Maryland counties with the most Advantage plan terminations are: Baltimore City (3,900+), Montgomery (3,800+), Washington (2,900+), Carroll (2,600+), Frederick (2,300+), Anne Arundel (2,200+), Charles (1,700+). Prince George's, Harford, Howard, Garrett and St. Mary's all have approximately 1,000 terminations per county.

A Medicare Advantage nonrenewal does not eliminate a beneficiary's eligibility for Medicare. Generally, affected members who do not enroll in another Advantage plan return to Original Medicare when their existing plan ends. This does allow a senior to obtain another Advantage Plan or move back to Original Medicare and join a Medicare Supplement Plan, otherwise known as Medigap. This change would not require medical underwriting and is a preferred option with the stability of Maryland's Medicare Advantage plans in doubt.

Maryland Medicare Options helps residents evaluate replacement Medicare Advantage coverage or Original Medicare paired with appropriate supplemental and prescription drug coverage. Their [independent Maryland Medicare agents](#) emphasizes that the right choice depends on each beneficiary's health needs, medications, providers and budget. For those losing their Advantage plans this fall, these services are in high-demand.

Extended Enrollment Time Requires Attention to Effective Dates

For qualifying year-end plan non-renewals, the Centers for Medicare & Medicaid Services provides a Special Enrollment Period, or SEP, beyond the regular October 15 through December 7 annual enrollment window. Under current Medicare rules, the nonrenewal SEP runs from December 8 through the last day of February. For plans ending December 31, 2026, that means eligible beneficiaries have an additional enrollment opportunity through February 28, 2027.

Mr. Palmiotto warns that this CMS extension does not continue the terminated plan's benefits

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into the new year. Beneficiaries seeking replacement coverage effective January 1 should arrange enrollment before their current coverage ends and confirm the new plan's start date. Waiting until January or February can leave a period without coverage, exposing the senior to costly medical bills.

A Separate Opportunity for Medicare Supplement Coverage

Certain Medicare Advantage plan departures also create guaranteed-issue rights for Medicare Supplement insurance, commonly called Medigap. These protections are separate from the Advantage and Part D SEP. Eligible beneficiaries returning to Original Medicare can purchase specified Medigap policies without medical underwriting. For qualifying applications, insurers cannot deny coverage or charge more because of health conditions. These rights do not apply automatically to every Medigap plan.

Deadlines differ from the Advantage SEP. Beneficiaries should follow their termination notices and generally apply no later than 63 days after Advantage coverage ends. The agency can review eligibility, available policies, documentation and effective dates. Separate Part D coverage may also be needed. This is where local agencies step in to assist seniors in enrolling into the proper coverage and to circumvent potential gaps in coverage.

Local Guidance During Another Disruption

Palmiotto adds, "Maryland's Advantage Plan market has once again been disrupted due to the financial burden on these insurance carriers, caused by how Maryland's reimbursement system is set up. It hurts the insurance carriers to lose money, and some are even moving out of the state. But it's the Seniors in Maryland that suffer the most, especially if they've had to change Advantage plans several times in the past few years. They're tired of it, and we empathize with them. We're here to help get them to enroll into a new plan, right over the phone."

Maryland Medicare Options begins each consultation with a review of the beneficiary's priorities. Its brokers examine available plan details, explain differences in costs and benefits, and assist with enrollment paperwork after the client makes a selection. The agency also provides year-round assistance, giving clients an ongoing point of contact for coverage questions and future plan reviews. Although its brokerage services are free, applicable insurance premiums and plan cost-sharing remain the beneficiary's responsibility.

Residents can prepare for a consultation by gathering their plan termination notice, medication list, preferred pharmacies and names of doctors and specialists. This information helps the agency focus comparisons on the services each person actually uses. A familiar carrier name or advertised benefit does not establish whether a plan fits an individual's needs. Provider participation, drug coverage, premiums and out-of-pocket costs all deserve review before enrollment.

Maryland residents facing a [2027 Medicare Advantage plan termination](#) can contact Maryland Medicare Options at 410-896-1212 or visit MarylandMedicareOptions.com to request a free consultation.

About Maryland Medicare Options

Maryland Medicare Options is an independent insurance agency based in Annapolis, Maryland. Its brokers have served Medicare beneficiaries since 2011, helping clients evaluate Medicare Advantage, Medicare Supplement and prescription drug coverage. The agency works with more than 25 insurance carriers and serves more than 3,000 Maryland clients.

Media Contact:

Peter Palmiotto, CEO

Maryland Medicare Options

410-896-1212

<https://marylandmedicareoptions.com>

Peter Palmiotto

Maryland Medicare Options

+1 410-896-1212

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