CHEYENNE, WYOMING

The Cheyenne Medicare guide, 2027 edition

By Jacob Silver. Reviewed November 10, 2026. Numbers in brackets are sources, listed on page 2.

When a plan closes

Medicare's 2027 list has no UnitedHealthcare Advantage plan for Laramie County, so those plans stop on the last day of 2026 [3]. Affected members may choose again between December 8 and the end of February; without a choice, Original Medicare takes over [1]. A federal right to buy Medigap with no health questions can apply too, provided the application goes in within 63 days. Your plan's notice is the proof [7].

The yearly calendar

Fall sign-up runs October 15 through December 7 and takes effect January 1 [2]. Advantage members may change once more from January through March [2].

At 65, and after work ends

The first enrollment period spans seven months centred on your birthday month [4]. Coverage through a current employer usually lets you wait; eight months open when the job or the coverage stops, with no late fee [5].

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Care across the Colorado line

Many Cheyenne families use doctors in Fort Collins and Denver. Original Medicare is accepted by any doctor who takes Medicare, in any state. An Advantage plan can limit routine care to its network and area, so ask about your Colorado doctors before joining [6].

Laramie County's 2027 choices

Eight Advantage plans from two insurers are listed, along with nine drug-only plans sold statewide [3].

Where to ask

WSHIIP counseling office, 3120 Old Faithful Road, Suite 200, 1-877-634-1005 [8]. Medicare by phone: 1-800-633-4227.

The full guide, with every situation answered:

WYMEDICARE.COM/CHEYENNE

Online sign-up: coming soon

Sources

1. Medicare.gov, Special Enrollment Periods: medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods
2. Medicare.gov, Joining a plan: medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan
3. CMS, CY2027 Landscape file (data as of November 1, 2026): cms.gov/medicare/coverage/prescription-drug-coverage
4. Medicare.gov, When does Medicare coverage start: medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start
5. Medicare.gov, Working past 65: medicare.gov/basics/get-started-with-medicare/medicare-basics/working-past-65
6. Medicare.gov, Compare Original Medicare and Medicare Advantage: medicare.gov/basics/get-started-with-medicare/get-more-coverage/your-coverage-options/compare-original-medicare-medicare-advantage
7. Medicare.gov, Medigap, changing policies and your rights: medicare.gov/health-drug-plans/medigap/ready-to-buy/change-policies
8. Wyoming Senior Citizens, Inc., WSHIIP offices: wyomingseniors.com/services/wyoming-state-health-insurance-information-program

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