KERN COUNTY ELDER NEWS

Monthly Information Article | Kern County DEAR/EDRT TEAM*
*(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)

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2026 MEDICARE OPEN ENROLLMENT: WHAT YOU NEED TO KNOW

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Medicare Open Enrollment runs from October 15 through December 7, 2025. This is the time each year when everyone with Medicare should review their plan, even if you don't plan on switching. This annual review ensures your coverage still fits your needs, health changes, or budget. Plans change every year, and so can your health.

Why It's Important to Review Your Plan

Many say, "I already have a plan" or "I already have Medicare," and think that's enough. But even then, reviewing matters because:

- Costs like premiums, copayments, or deductibles might go up.
- Some benefits might be removed or added.
- Your medications may be affected by changes in the plan's drug list.

Understanding these changes helps avoid surprise costs.

Original Medicare vs. Medicare Advantage: What's the Difference?

There are two main ways to get Medicare coverage:

- **Original Medicare** (Parts A & B): Provided by the government. You can add a separate Part D drug plan and supplemental coverage. You can use almost any doctor or hospital that accepts Medicare.
- **Medicare Advantage** (Part C): Private plans that combine Medicare A, B, and usually D, and sometimes extra benefits. But you might need to use certain doctors or follow rules.

Knowing which kind of coverage you have is important, because Open Enrollment rules, costs, and freedom of choice differ.

What's New in Medicare for 2026

Here are some updates for 2026 Medicare coverage that you should know:

- Part B premium is projected to increase to around **$206.50/month** (up from $185 in 2025) and the Part B deductible is expected to rise from $257 to **$288**.

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- Part D (prescription drug plans) deductibles will increase (from around $590 in 2025 to **$615 in 2026**), and the **out-of-pocket cap will go up to about $2,100.**
- New rules codified in 2026 for Medicare Advantage and Part D include strengthened protections around prescription drug costs, vaccine and insulin cost-sharing, and changes to plan ratings and special-needs plans.

Things to Consider During Open Enrollment

If you're looking at Medicare Part D, which covers prescription drugs only, here are a few things you should consider before making changes:

- Are all your prescriptions included under the plan's drug list?
- What will you pay in premiums, deductibles, and copays?
- Is your pharmacy in-network?

If you have a Medicare Advantage plan you should consider:

- Can you keep your current doctors and hospitals?
- What are the copays and coinsurance for doctors, ER visits, hospital stays?
- Are there additional benefits (like dental, vision, fitness) and do they cost extra?
- Are all your prescriptions included under the plan's drug list?

How HICAP Can Help

Your local HICAP offers **free, unbiased counseling** to Medicare beneficiaries in Kern County. Our trained counselors help you:

- Compare your current plan versus new plan options
- Understand changes in cost or coverage
- Apply for programs that help with costs (Extra Help, Medicare Savings Programs)
- Deal with denied claims or confusing notices

To schedule a free appointment, call HICAP at **1-800-434-0222.**

Fight Fraud & Stay Safe

During Open Enrollment, some people receive misleading or even fraudulent offers:

- Medicare plans are required to send two notices: the **Annual Notice of Change (ANOC)** and the **Evidence of Coverage (EOC)**. These are NOT marketing materials; they explain in writing what will change in your current plan next year and what your rights are. Review them carefully.
- **Never give your Medicare number or personal information to someone you don't trust. If someone pressures you to enroll now, offers gifts such as gift cards or groceries, or says your current plan is invalid, stop and check with HICAP.**

Take time during Open Enrollment to make sure your Medicare still works for you; budget, doctors, prescriptions, everything. Even if you already have a plan, you may discover something better or avoid future surprise costs. HICAP is here to help you every step, call us at 1-800-434-0222 for free assistance.

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