KERN COUNTY ELDER NEWS

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

OCTOBER 2026

2027 MEDICARE OPEN ENROLLMENT: REVIEW YOUR COVERAGE BEFORE THE NEW YEAR

Written By: Carolina Oehler, Kern County HICAP

Designed and Managed By: Kern County District Attorney's Office - Victim Services Unit

Medicare Open Enrollment

Medicare Open Enrollment runs from October 15 through December 7, 2026. This is the time each year when people with Medicare can review their current health and prescription drug coverage and make changes for the coming year. Even if you are happy with your current plan, it is still important to review it. Medicare Advantage and Part D plans can change from year to year. Your premiums, copayments, provider network, prescription drug coverage, or other benefits may look different in 2027. Remember, **if your current coverage still meets your needs, you do not have to change anything.**

Start With Your Current Coverage

If you have a Medicare Advantage or Part D plan, review the **Annual Notice of Change (ANOC) that your plan is required to send to you by September 30, 2026.** This notice explains any changes to your costs, coverage, and benefits for 2027. Check whether your doctors and specialists will remain in-network, whether your prescriptions will still be covered, what you will pay for your medications and medical services, and whether your preferred pharmacy will remain in-network. A plan that worked well this year may still be a good choice for 2027, but it is worth checking.

Know Your Medicare Coverage Options

Medicare beneficiaries can receive their coverage through **Original Medicare or a Medicare Advantage plan**. Each works differently when it comes to provider choice, prescription coverage, costs, and plan rules. Understanding which type of coverage you have is important when reviewing your options for 2027.

What's New in Medicare for 2027?

Some Medicare costs are expected to increase next year. The **standard Medicare Part B premium is currently projected to increase from $202.90 in 2026 to approximately $209.50 per month in 2027**.

Agency Partners

- Bakersfield Police Department
- California Dept. of Financial Protection & Innovation
- California Dept. of Insurance
- CSUB
- Dept. of Social Services Licensing
- GBLA
- Independent Living Center of KC
- Kaiser Permanente
- Kern Co. Aging & Adult
- Kern Co. BHRS
- Kern Co. Coroner
- Kern Co. District Attorney
- Kern Co. DA Victim Services
- Kern Co. Family Law Facilitator
- Kern Co. Public Health
- Kern Regional Center
- Kern Co. Sheriff's Office
- Kern Co. Veterans Service Dept.
- Social Security Admin.
- Strata Credit Union

The annual Part B deductible is projected to increase from $283 to approximately $292. These are projections and will not be final until Medicare announces the official 2027 amounts.

For **Medicare Part D**, two important changes are already confirmed for 2027. The maximum annual deductible will increase from **$615 to $700**, and the annual out-of-pocket spending cap for covered Part D drugs will increase from **$2,100 to $2,400**. Keep in mind that $700 is the maximum deductible a plan may charge; some plans may have a lower deductible or no deductible.

There is also a new development involving certain **GLP-1 medications for weight management**. Through the **Medicare GLP-1 Bridge**, eligible Medicare beneficiaries with Part D may have access to certain GLP-1 medications for **$50 per month through December 31, 2027**. Eligibility requirements apply, and this does not mean all GLP-1 medications are covered for everyone. Beneficiaries should check whether they qualify and speak with their health care provider before making decisions based on this benefit.

Look Beyond the Extra Benefits

During Open Enrollment, advertisements often highlight dental, vision, transportation, grocery or over-the-counter allowances, and other extra benefits. These benefits can be helpful, but they should not be the only reason you choose a plan.

Before enrolling, make sure your **doctors are in-network, your medications are covered, and you understand your premiums, copays and other out-of-pocket costs.** Be cautious of unsolicited calls or anyone pressuring you to change plans or asking for your Medicare number.

HICAP Can Help

You do not have to review Medicare options on your own. Kern County's **Health Insurance Counseling and Advocacy Program (HICAP)** provides **free and unbiased Medicare counseling**. HICAP does not sell insurance, endorse insurance plans, or receive commissions for enrollment. Our registered counselors can help you review your current coverage, compare Medicare Advantage and Part D plans, check prescription drug coverage and costs, understand changes for 2027, and apply for programs that may help lower your Medicare costs. To speak with a HICAP counselor, call **1-800-434-0222**.

Join Kern County HICAP and the Social Security Administration for a free live Zoom webinar on Friday, November 13, 2026, at 10:00 a.m.

Learn about Medicare changes and costs for 2027, Open Enrollment, plan options, financial assistance, and enrollment fraud. A Social Security Public Affairs Specialist will also discuss retirement, disability, SSI benefits, Medicare enrollment, and Social Security scams. **Registration is free**, and live closed captioning with translated captions in multiple languages will be available.

"This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $363,605 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government."

JOIN US FOR A FREE WEBINAR!

KERN COUNTY
AGING & ADULT SERVICES

SHIP
State Health Insurance Assistance Program
Navigating Medicare

SOCIAL SECURITY ADMINISTRATION USA

MEDICARE OPEN ENROLLMENT & SOCIAL SECURITY UPDATES: WHAT YOU NEED TO KNOW FOR 2027

We will discuss...

- Social Security Retirement, Disability, and SSI Benefits
- Changes in Medicare Eligibility
- Understanding the Medicare Open Enrollment Period
- What's New in Medicare for 2027
- Part D Coverage Options
- What to Consider Before Changing Plans
- Help Paying for Prescription Drugs
- Medicare Plan Marketing Violations
- How to Prevent SSA and Medicare Fraud

Presenter:
Carolina Oehler
Program Specialist Kern County HICAP

Special Guest Presenter:
Eduardo Lopez
Public Affairs Specialist, Social Security Administration (Sierra West Area)

FRIDAY November 13, 2026 10:00 AM

Presented by Kern County HICAP
Health Insurance Counseling and Advocacy Program (HICAP)

Medicare beneficiaries, family members, caregivers, social service professionals, and healthcare providers are welcome.

REGISTRATION IS FREE!

This webinar will be held online via Zoom. Registration is required

Scan me

Can't scan the code?
Call us to register 1-800-434-0222

FREE, UNBIASED MEDICARE INFORMATION
HICAP does not sell insurance or represent insurance companies

This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $363,605 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

WWW.kerncounty.com/AASD

KERN COUNTY
AGING & ADULT SERVICES

5357 Truxtun Ave.
Bakersfield, CA 93309

Medicare Open Enrollment 2027

October 15 - December 7

Open enrollment is here. This is the time for all beneficiaries to review or compare their current plan to others, find out if plan changes will affect them in 2027, and make changes to their plan. The **Health Insurance Counseling and Advocacy Program (HICAP)** is here to help!

HICAP Services

- Review of Current Coverage
- Compare Prescription Drug Plans (Part D)
- Part D Enrollment Assistance
- Compare Medicare Advantage Plans (Part C)
- Medigap Plan Comparisons
- Application Assistance for Medicare Savings and Extra Help Programs

"We don't sell insurance. We provide free, unbiased Medicare counseling."

SHIP State Health Insurance Assistance Program
Navigating Medicare

SMP Senior Medicare Patrol
Preventing Medicare Fraud

1-800-434-0222

Avoid Medicare Scams!

- Do not accept unsolicited calls
- Never give your Medicare number to a stranger
- Do not fall for "too good to be true" TV commercials or mail advertisements
- Call HICAP to report enrollment fraud or marketing violations

Need help with Medicare cost? You may qualify for help from your state to pay for your premiums, deductibles, and copays. Contact **HICAP** to apply.

This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $363,605 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

WWW.kerncounty.com/AASD