



5 THINGS EVERYONE SHOULD KNOW ABOUT MEDICARE 2026

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1. PLAN TERMINATIONS



Many companies are terminating plans this year and clients must enroll in another plan or risk losing coverage beginning January 1.

- UHC is terminating 1 million enrollees across the US.
- Unfortunately, Georgia is one of the states most affected.
- Other companies like Humana and Aetna are also terminating plans. Contact a broker who can compare all plans available to you.



2. WRITE YOUR OWN DRUG PLAN

A few days before Annual Enrollment last year, Wellcare decided they no longer wanted field agents to write their prescription drug plans. Now, Humana and some other companies have made that same decision. That means

seniors must make this important decision on their own.

To review and compare Part D options available to you:

- Visit www.medicare.gov
- Enter your zip code
- Select Part D (Do **NOT** choose Advantage) and follow the prompts

3. More HMOs - Less PPOs

One significant change is insurance companies are offering more HMOs and less PPOs. It's important to understand the rules of each.



- If you have an HMO, you must use in-network providers ONLY unless you have a referral from your primary care physician. Otherwise, you will pay the entire bill.
- With a PPO, you have the flexibility to go out of network however your co-pay may cost more. HMOs are more limited since you must use in-network providers, but sometimes their benefits are more generous.



4. How do I know if I have an Advantage or Supplement plan?

- Advantage plans will have HMO or PPO shown on the front of the card.
- Medicare Supplement plans are named by a letter, example Plan F, Plan G, Plan N.

5. Why do I need to get my Advantage or Prescription Drug plan reviewed if I move?



- Plans differ county to county and state to state.
- Please use a broker who can compare all available plans in your new service area.
- You have only 2 months to switch if your current plan is NOT available in your new service area.

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LOOK!
MEDICARE
HAS RULES

Is your current Medicare plan still
the best choice for you NOW?

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