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Upcoming Medicare updates you need to know for 2026

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Insurance and other red tape

By [Insurance and Other Red Tape, the Bonnie Dobbs Agency](#)

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This year is potentially going to be a bumpy road as enrollees and agents pivot amid [new changes facing Medicare](#).

At this point, don't lose sleep over it. While the constant rules and updates can make your brain hurt, remember it is affecting insurance agents also — the very people who guide you to the best options. We are all in this together and by October, we will know what is ahead.

The numerous changes will have downstream implications. Expect this disruption to affect plan terminations, benefit changes, reduce service areas and increase premiums and deductibles.



How do I prepare for annual enrollment?

With all the disappearing acts and increases, it's easy to feel overwhelmed. Reading your Annual Notice of Change can give you more awareness into what's ahead. Mailed out in September, this notice compares your current plan — line item by line item — with next year's cost and benefits and shows you exactly what your coverage will be if you do nothing and let it renew. Some plans may be terminated, but you don't have to navigate it alone. If you do not receive the Annual Notice of Change, your plan has been terminated. Contact a trusted insurance broker who can walk you through your options and help put your concerns at ease.

Since many companies are terminating their most benefit-rich plans, you may need to make a change during annual enrollment, which is Oct. 15 to Dec. 7 each year. During this period, you can switch plans from an Advantage or prescription plan to another. Or drop the Medicare Advantage plan, enroll in a prescription drug plan and apply for a Medicare supplement plan. If this is an option you're considering, remember medical underwriting may apply to enroll in a Medicare supplement plan if you are outside your guaranteed issue or open enrollment period. All changes take effect Jan. 1. A seasoned broker can offer you guidance on making a choice that suits your needs.

What major Medicare Advantage changes are expected?

Bye-bye to most PPO plans. Let your broker help prepare you for an influx of HMO plans with many plans offering fewer benefits and higher copays and maximum out of pocket. HMOs are more structured since your primary care provider manages your care by referring specialists, tests and other services to in-network and occasionally out-of-network providers. You can save with HMO plans by using in-network-only providers, but you may be responsible for the entire bill if you go out of network without a referral from your primary care provider. A PPO provides more flexibility by offering in-network providers for less, but you have the option to go out the network — just know it usually comes with a higher copay.



What can I expect for prescription drug plans?

Drug plan premiums, deductibles, copays and coinsurance are projected to rise, maybe with some double digit increases. A key factor is the growing use of high-cost specialty medications for rheumatoid arthritis, multiple sclerosis and weight loss medications such as GLP-1s. Unless you qualify for Medicaid or Low-Income Subsidy (LIS) and are exempt, carriers can charge up to a \$615 deductible with a \$2,100 cap on prescription drug plans for 2026. One way of saving money is to always confirm you are using your plans in network pharmacies or mail order.

How much is Part B expected to increase?

The federal government has not released those figures as of this writing.

However, early projections show the Part B premium **may rise** about 11.6% from \$185 to \$206.50 and the Part B deductible may rise by 12%, going from \$257 to about \$288.



Why is Power of Attorney (POA) so important?

Amid all the changes to Medicare, a POA can provide peace of mind because a trusted individual that you choose oversees your affairs. It protects against incapacity, provides someone to advocate for medical decisions, ensures your bills and finances are managed, and helps prevent elder financial abuse. You can work with an elder care attorney to help secure your future interests and put a plan in place.

When can I change my Medicare plan outside of Annual Enrollment?

Knowing when you can change your plan is important to avoid gaps in coverage and a penalty for late enrollment. One of the biggest misconceptions about Medicare is that because it is a federal program, it is the same anywhere in the country. Not so. Medicare Advantage and prescription drug plans differ from state to state and county to county. If you move to another state or county, connect with a dedicated agent to have your plan reviewed and compare the new plans available in your service area. If you move in or out of a nursing home, you have the option to switch. If you are starting or losing Medicaid eligibility, you can switch. Your agent can help guide you on these options.



What are some things Medicare doesn't cover?

With all the changes, keeping up with what is and isn't covered can make you feel uncertain. Here's what Medicare does not cover:

- Dental
- Vision
- Hearing
- Gym membership
- Transportation or home care, like sitting or companion service.
- Assistance with activities of daily living (ADLs) like dressing, eating, cooking, bathing, transferring or toileting.

Some Medicare Advantage plans offer dental, vision and hearing and additional benefits. Or you can purchase those plans independently.

For long-term care policies that include assistance with daily activities like dressing and bathing, you'll need to purchase separate insurance coverage. The good news is depending on the policy

you purchase, care can be provided in various settings like home, adult day care, assisted living or nursing homes. Although these policies can be expensive if you qualify, Medicare provides coverage for short-term hospital stays and hospice care.

Remember, you don't have to navigate 2026 Medicare alone. A knowledgeable insurance professional can help you feel confident in your choices.



Bonnie Dobbs is an author, speaker and founder of [Insurance and Other Red Tape, LLC](#), an agency specializing in Medicare and Medicaid coverage with licensed agents in several states.

Just after obtaining her insurance license, a family member developed Alzheimer's disease. While visiting the nursing home and later memory care, she found families were often confused about Medicare. She decided then to commit to helping the aging community. Bonnie has become one of the most sought-after speakers on the topic of Medicare, sharing her knowledge through seminars, panel discussions, and workshops.

You can contact her team at (770) 373-7541.

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