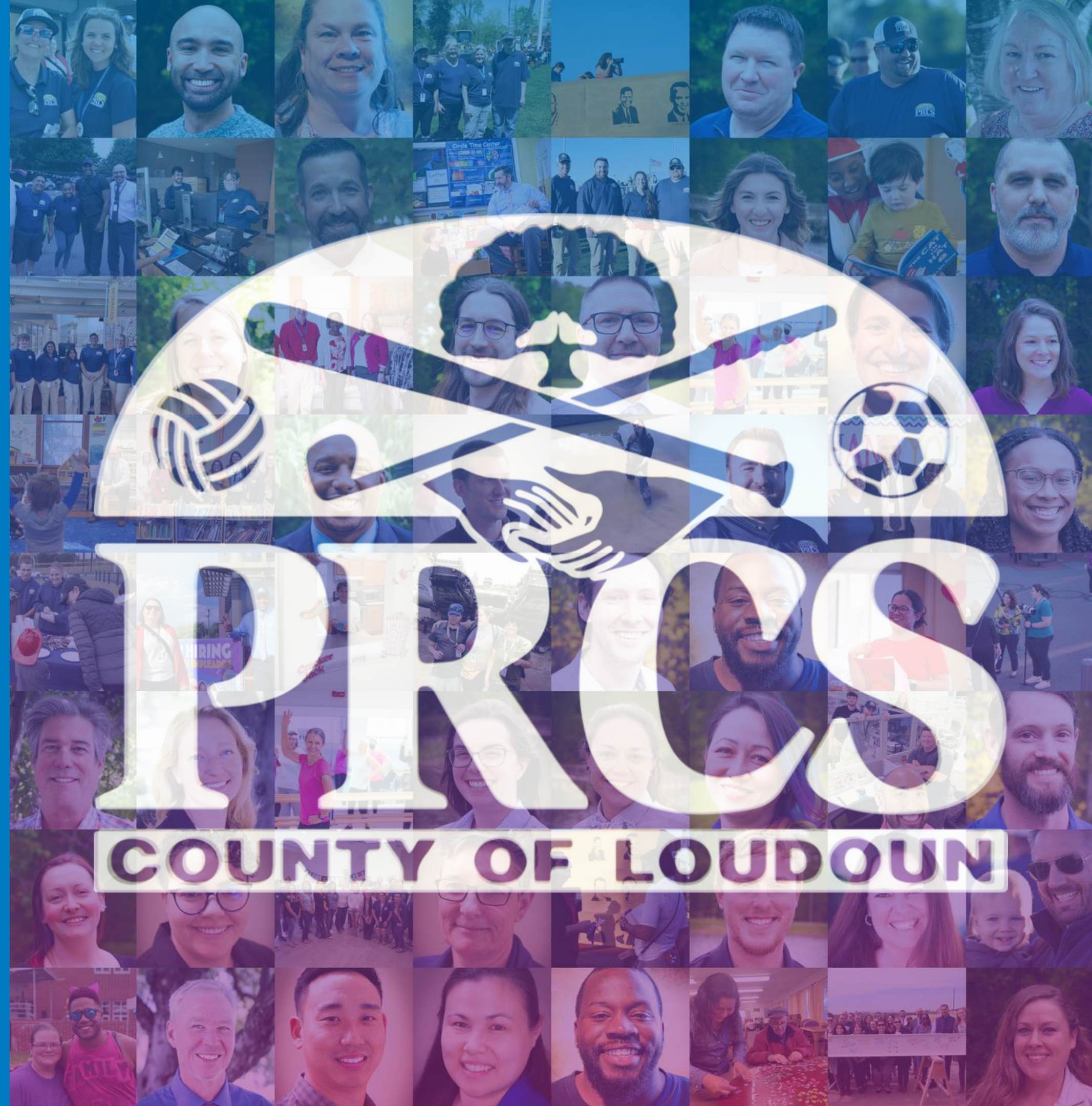


2026 Medicare Basics

Loudoun County
AREA AGENCY ON AGING

Loudoun County
VICAP



Loudoun County
Parks, Recreation & Community Services

VICAP Counseling



VA Insurance Counseling & Assistance Program

HELPING YOU NAVIGATE MEDICARE

Free, unbiased assistance via
phone, email, or in-person
appointments



Loudoun County
Parks, Recreation & Community Services

What is Medicare?

Medicare is:

Federal health insurance for people

Age 65 and older

Under 65 with disabilities.

Do not confuse with “Medicaid”, which is for those who qualify with low incomes and little savings.

Who is Eligible for Medicare?

you must be:

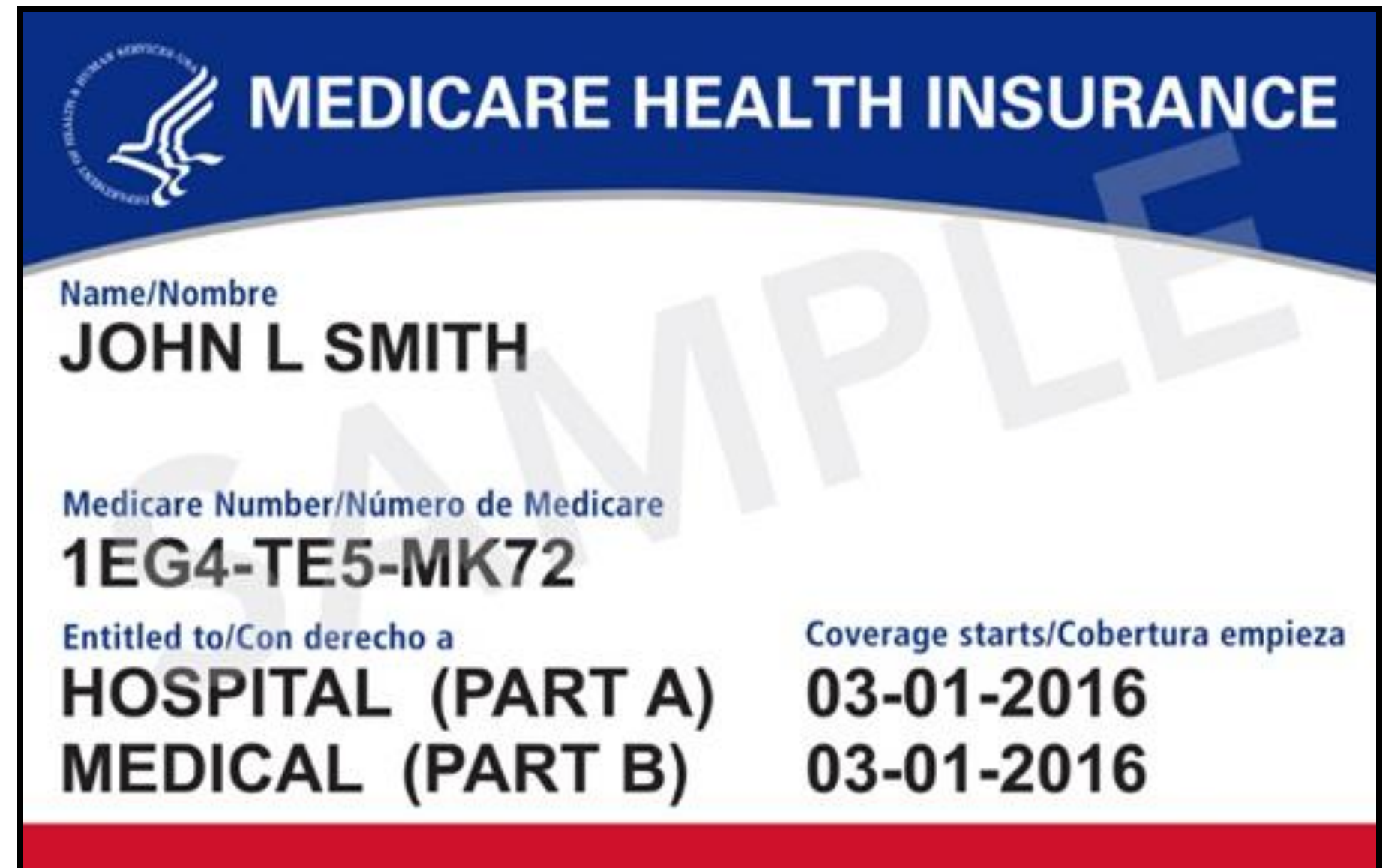
- Age 65 or under 65 and receiving Social Security Disability.
- a US citizen or a legal resident.
- a legal resident in the country for at least 5 consecutive years.

Social Security manages Medicare enrollments

- Online at www.ssa.gov
- On the phone at 1-800-772-1213
- In person at your local office. Appointments are recommended.

Medicare Card

Unique
ID



Medicare Enrollment Periods

- Initial Enrollment Period
 - Special Enrollment Period
 - General Enrollment Period



**3 months before your birthday month,
your birthday month , and the
following 3 months.**

Initial Enrollment Period (IEP)

In specific situations, enrollment may be delayed for people still working, who have current work insurance.

Retirement/ Employer Group Health Plan Ends

Month 1 Month 2 Month 3 Month 4 Month 5 Month 6 Month 7 Month 8



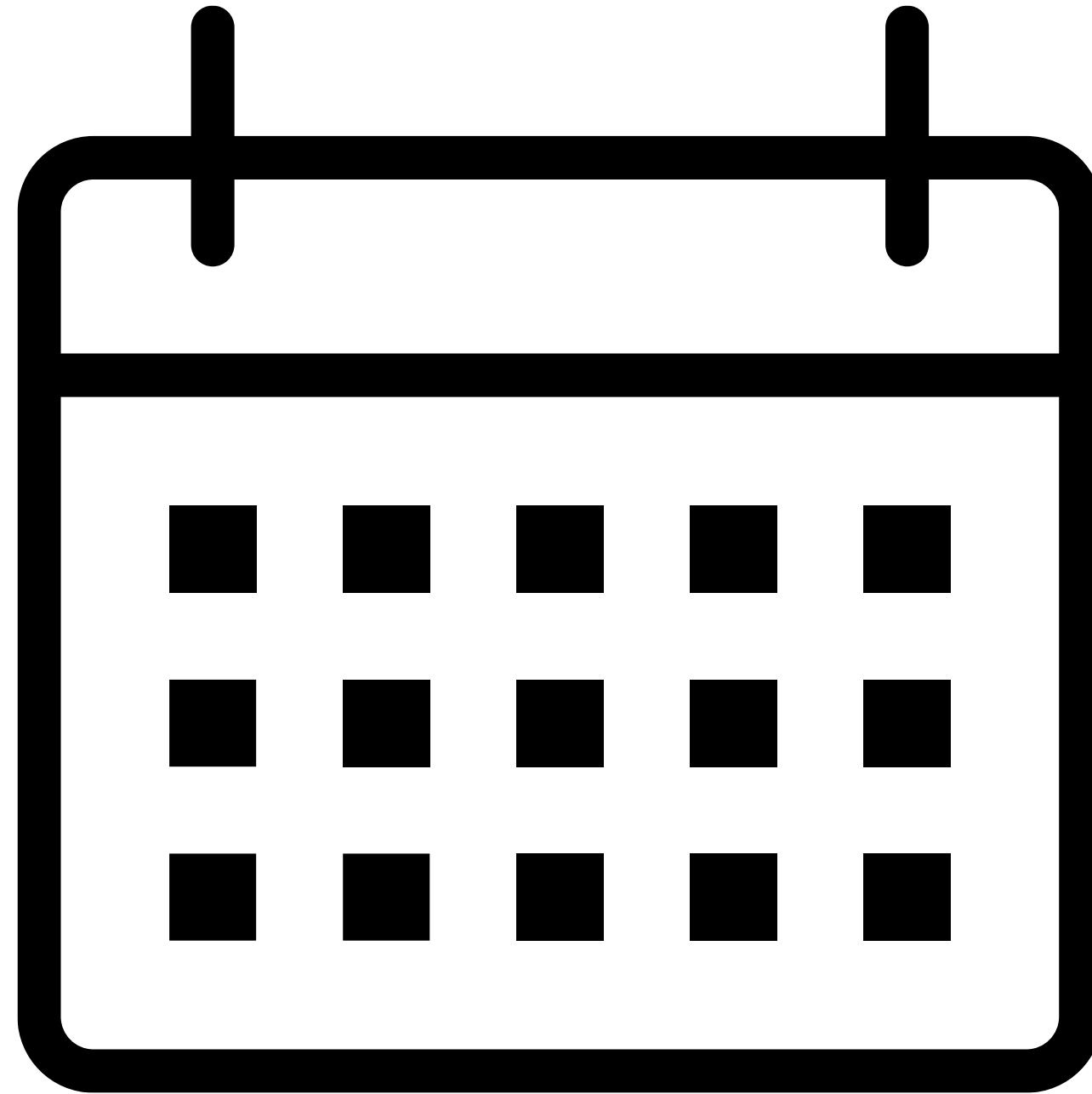
Those who work past 65 have an 8 month period to enroll in Part B.

You need to enroll in Part D within 2 months of leaving employer drug plan.

COBRA insurance does not count as current employer health insurance.

Special Enrollment Period (SEP)

January 1



March 31

General Enrollment Period (GEP)

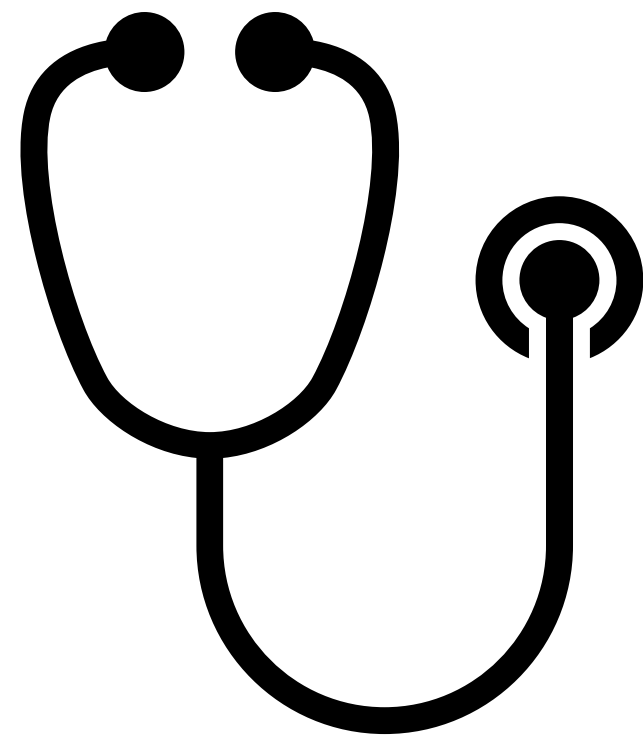
You may face a penalty if you missed your IEP and SEP

Review of the parts of Medicare



Part A

inpatient hospital
coverage



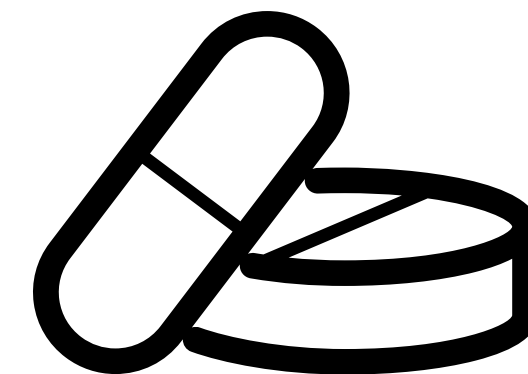
Part B

Medical coverage



Part C

Medicare Advantage



Part D

Prescription Drugs

Two ways to receive your Medicare benefit

- Original Medicare
- Medicare Advantage

Original Medicare

- Coverage anywhere in the U.S.
- No prior authorization requirements
- Go to any provider that accepts Medicare
- Benefits limited to Part A and Part B
- Need separate Part D plan
- Can purchase Supplement (Medigap)

2025 → 2026 Costs in Original Medicare

	MEDICARE COVERAGE MEDICARE PAYS	YOU PAY
PART A	Inpatient Hospital Care Skilled Nursing Facility (Rehabilitation) Care Home Health Care Hospice	Part A deductible for each 60 day period 2025- \$1,676 2026-\$1,716 (projected)
PART B	Outpatient Care Diabetic Supplies Glucose meters, test strips, lancets, pumps Medicare Part B pays: 80% of Medicare Approved Amount	Part B monthly Premium • 2025-\$185 Standard Premium • 2026-\$206.50 (Projected) Part B Annual Deductible • 2025-\$257 • 2026 \$288 (Projected) Medicare Part B Coinsurance-20%

Medicare Supplement Insurance

- Also call Medigap Insurance
- Pays after Original Medicare
- Pays Medicare A & B coinsurance/Part A deductible
- No provider networks
- All plans are standardized
- If Medicare pays, your Medigap pays
- Monthly costs more predictable

Best Time to Purchase a Medigap Plan

- Medigap Open Enrollment Period.
 - First 6 months of enrollment in Medicare Part B
 - Guaranteed acceptance –any plan–any company
 - Price based on age and zip code only
- Other Guaranteed Issue Periods
 - “Trial Right” situations
 - Your Medicare Advantage Plan stops giving care.
 - You move out of the Medicare Advantage Plan’s area.
 - Your employer secondary insurance ends.

Purchasing Medigap outside of a “Guaranteed Issue” period

- Purchase anytime a company is willing to sell you a plan.
- Medical underwriting required
- Premium based on pre-existing health conditions
- Companies can deny coverage.

New Legislation in Virginia

Virginia's Medigap "Birthday Rule"

Annual Open Enrollment



Starts on your birthday

Lasts for 60 days

If you have a Medigap , you can switch companies.

Medicare Advantage Plans



The diagram features three overlapping circles on a dark blue background. The top-left circle is blue with a purple border and contains the text 'MA Plans' in yellow. The top-right circle is purple with a green border and contains the text 'Medicare Part C' in teal. The bottom-right circle is green with a blue border and contains the text 'HMO/PPO Dual-SNP' in purple. Each circle has a dotted line near its inner edge.

MA Plans

**Medicare
Part C**

**HMO/PPO
Dual-SNP**

Medicare Advantage

- Private companies manage your benefit
- Coverage is regional
- Networks of providers
- Differing coverage rules and copays
- Prior Authorizations often required
- Offer extra benefits
- Most include Part D drug coverage

Extra Benefits a Medicare Advantage Plan **might** offer



Transportation

Over-the-Counter
Medications

Fitness

Home/Bathroom
Safety devices

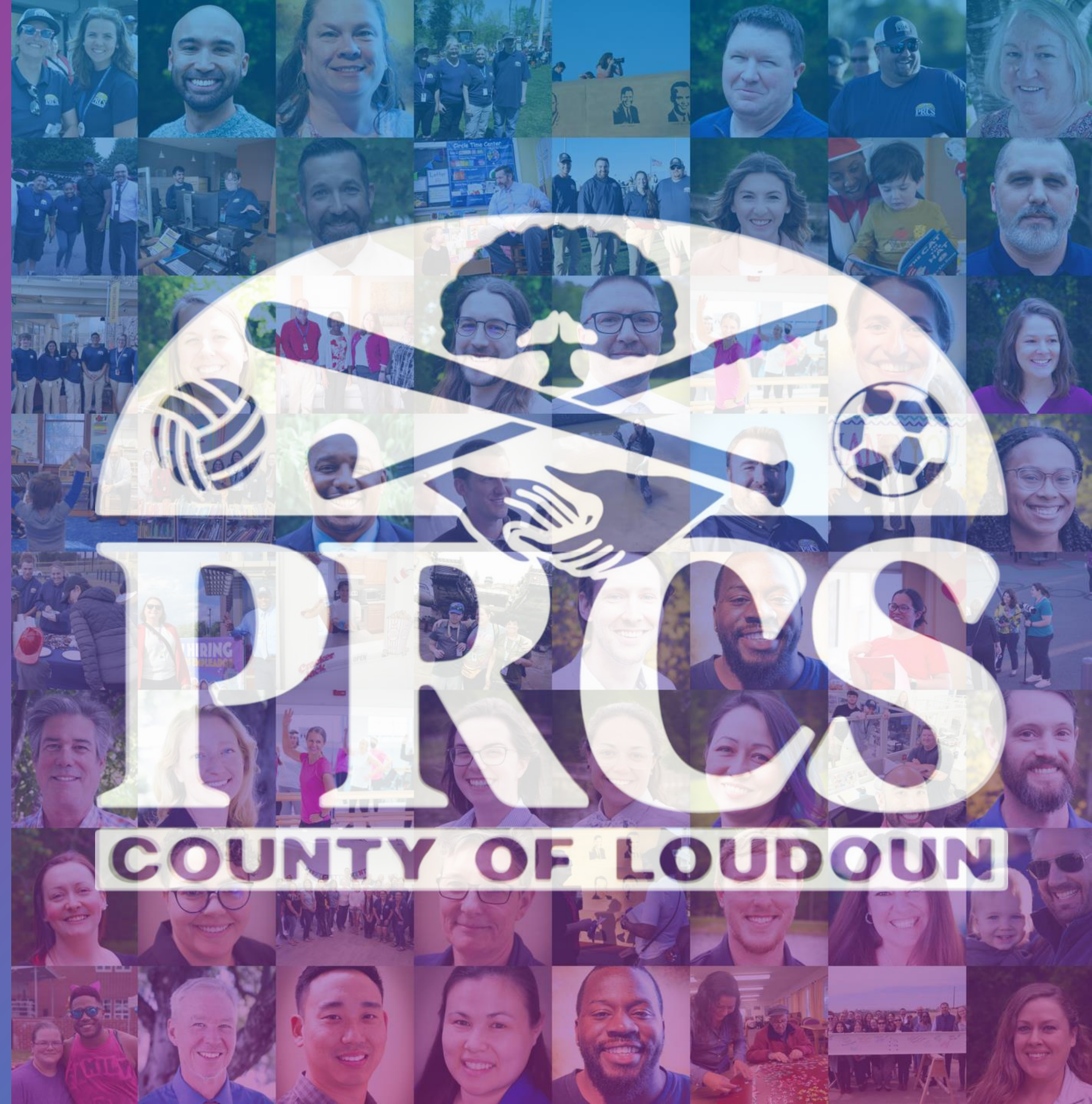
Medicare Part D

- Prescription drug coverage
- Usually included in Medicare Advantage Plans
- Yearly Open Enrollment
- Opportunity to switch plans
- Differing premiums and formularies
- Penalty for late enrollment

Medicare Open Enrollment

Loudoun County AREA AGENCY ON AGING

October 15 – December 7



COUNTY OF LOUDOUN



Loudoun County
Parks, Recreation & Community Services

What can you do during Open Enrollment?

- Enroll in a Part D plan
- Enroll in a Medicare Advantage plan
- Changes will go in effect on January 1, 2026
- Do nothing and keep the plan you currently have

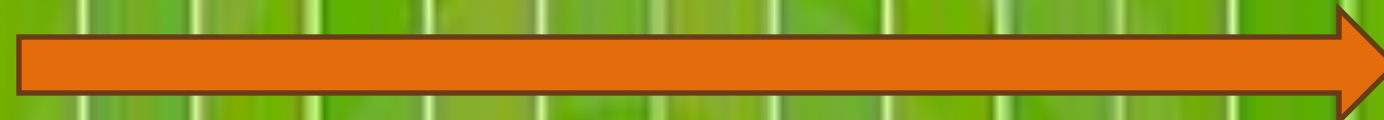


2025

END ZONE

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Compare Plans - Look for Cost Savings- Enroll in new plan

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2026

END ZONE

10 20 30 40 50 40 30 20 10

What to expect in 2026



Part D drug coverage and costs



Part D Deductible
\$615



\$2,100 out-of-
pocket cap



Medicare
Prescription
Payment Plan

2026 Projected Medicare A & B Costs

Part A Deductible
\$1,716.00



every 60 day
inpatient hospital
stay

Part B Monthly
Premium
\$206.50



Some higher income
beneficiaries pay more.
“Income Related Monthly
Adjustment Amount” (IRMAA)

Part B Deductible
\$288.00



The amount you pay before
Part B pays 80% of Medicare
allowable charges

Standard Part D Deductible \$615



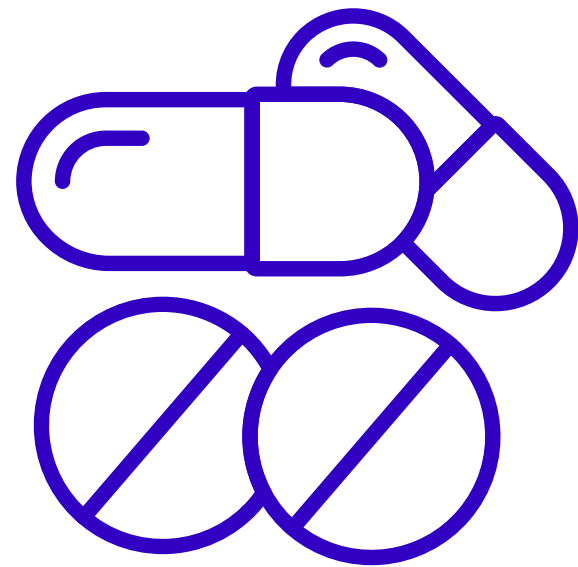
- The Deductible is the amount you pay before your plan pays
- Deductible amounts may differ
- Some medications may not be subject to the deductible

\$2,100 out-of-pocket cap



- Medicare beneficiaries will pay not more than \$2,100 for prescription drugs covered under Part D.
- The Part D premium is not included in this cap.

Three Part D Coverage Phases



1. Deductible Phase: \$0-\$615
2. Initial Coverage Phase: Drug Copays up to \$2,100
3. Catastrophic Phase: \$0 copays

Medicare Prescription Payment Plan 2026



- Medicare beneficiaries will still have the option to spread out drug copays evenly throughout the year. The copays will be paid to the drug plan rather than the Pharmacy. Total for the year will not be more than \$2,100.
- Must choose to “Opt –In.”
- Opt-in will be automatic in 2026, if you were in this program in 2025.

New Lower Drug Prices Under the Medicare Drug Price Negotiation Program

Drug Name	30 Day supply Negotiated Price	Drug Name	30 Day supply Negotiated Price
Januvia	\$113.00	Xarelto	\$197.00
Farxiga	\$119.00	Eliquis	\$231.00
Enbrel	\$2,355.00	Entresto	\$295.00
Jardiance	\$197.00	Imbruvica	\$9,319.00
Stelara	\$4,695.00	Fiasp/ FlexTouch Novolog Flex Pen	\$119.00

What is not changing in 2026?

- Insulin remains \$35 per month; not subject to the deductible.
- Part D covered vaccines will be \$0 copay. This includes the Shingles, RSV, and Whooping cough vaccines.



Medicare Cost Savings Programs

For Beneficiaries who
apply and meet
income and resource
limits.



Extra Help with Part D medications

- **Income limit**

Individual: \$1976/month

Couple: \$2,664/month s

- **Asset limit**

Individual: \$17,600

Couple: \$35,130



Medicare Savings Programs

- **Income limit**

Individual: \$1,781/month

Couple: \$2,400/month

- **Asset limit**

Individual: \$9,660

Couple: \$14,470

How to Apply

Even if you are not sure that you qualify, you should apply



Extra Help

- Applying Online is the best way.
- www.ssa.gov/medicare/part-d-extra-help



Medicare Savings Programs

- Online for Medicaid at commonhelp.virginia.gov
- Cover VA Call Center at 855-242-8282
- Paper Application

Getting Ready for Open Enrollment

- Read your Annual Notice of Change.
- Make a list of prescriptions that you currently take.
- create an account on Medicare.gov
- Compare your current plan with other plans available.



Federal Employees and Annuitants Open Season

November 10- December 8

Compare Plans:

[Healthcare Plan Information For Virginia - OPM.gov](https://www.opm.gov/healthcare/plan-information-for-virginia/)

Options:

1. Keep the plan you have.
2. Switch to a different plan.

How Medicare works with FEHB plans:

- Medicare is primary if you also have Part B
- Your plan may waive copays
- You can elect to join a FEB Medicare Advantage Plan
- Some plans offer an optional Medicare Part D Plan



Loudoun County
Parks, Recreation & Community Services

We can help YOU compare plans!

- Fill out a Medicare Part D Worksheet
- Email or mail to us by mid November
- VICAP Helpline
703-737-8036



Fight against Medicare Fraud

- Prevent Fraud
- Detect Fraud
- Report Fraud



**Virginia Senior Medicare
Patrol (SMP)**
800-938-8885

Beware of Fraud

Phone Calls & Text Messages

- Don't answer.
- Don't click on anything.
- Don't share PII
- Don't call the number in the text.

Email/Mail

- Don't click on Anything
- Don't call the number in the email
- If it sounds too good to be true...
- You may not be eligible

Medicare Billing

- Read your billing statements
- Call your provider if you don't understand a charge.
- Call Medicare if you find a charge for something you didn't get.

VICAP Volunteers:

- **Trained/certified Medicare Counselors.**
- **Unbiased**
- **Cannot be licensed Brokers.**
- **Caring**
- **Keep your information confidential.**
- **Make VICAP a Success!**

*We ♥ our
Volunteers*

Call PRCS Adult Volunteer
Program for more
information. 703-771-5984



Loudoun County
Parks, Recreation & Community Services



Thank You!