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# Medicare Update 2026

**Updated October 2025**



Health Insurance  
Information, Counseling  
and Assistance Program



**SHIP**  
State Health Insurance  
Assistance Program

Medicare Questions? Call Aging Connect at 212-244-6469

# **Medicare Eligibility**

# Medicare Eligibility at 65

- Medicare Eligibility
  - All United States citizens eligible for Medicare at age 65
    - Regardless of work history
  - Non-Citizens must be Lawfully Admitted for Permanent Residence (LAPR)
    - Continuously resided in the United States for the 5 years immediately before the first month of eligibility
- NEW: HR1 restricts Medicare eligibility to U.S. citizens, green card holders, and certain immigrants from Cuba and Haiti
  - Eliminates Medicare eligibility for people not included in these groups, including those with temporary protected status, refugees and asylum seekers
    - Eligibility changes are effective immediately, but people already enrolled can remain in Medicare for 18 months

# **Original Medicare and Medigap Insurance**



# MEDICARE HEALTH INSURANCE

Name/Nombre

**JOHN L SMITH**

Medicare Number/Número de Medicare

**1EG4-TE5-MK72**

Entitled to/Con derecho a

**HOSPITAL (PART A)**

**MEDICAL (PART B)**

Coverage starts/Cobertura empieza

**03-01-2016**

**03-01-2016**

## **Medicare Part B (2025 – 2026)**

- 2025
- Deductible
  - \$257
- Premium
  - \$185.00
- 2026 (Estimate – Trustees Report)
- Deductible
  - \$288
- Premium
  - \$206.50

# Medicare Part A (2025 – 2026)

- 2025
- Part A Deductible
  - \$1,676
- Coinsurance Days (61-90)
  - \$419 (Per Day)
- Lifetime Reserve Days
  - \$838 (Per Day)
- Skilled Nursing Facility
  - \$209.50 (Days 21-100)
- Part A Premium
  - \$518 (< 30 Quarters)
- Part A Premium
  - \$285 (30-39 Quarters)
- 2026 (Estimate – Trustees Report)
- Deductible
  - \$1,716
- Coinsurance Days (61-90)
  - \$429 (Per Day)
- Lifetime Reserve Days
  - \$858 (Per Day)
- Skilled Nursing Facility
  - \$214.50 (Days 21-100)
- Part A Premium
  - \$563 (< 30 Quarters)
- Part A Premium
  - \$310 (30-39 Quarters)

# Telehealth

- Before the COVID-19 Public Health Emergency (PHE), Medicare telehealth coverage was very limited
  - During the PHE, telehealth coverage was temporarily expanded to allow people to receive care from their homes
- UPDATE: As of October 1, 2025, most telehealth services no longer covered under Original Medicare
  - Except for Mental health care
    - Potentially with some requirements for in-person visits
- Note: Telehealth expansion previously set to end March 31, but was extended through September 30
  - Note: When government shutdown ends, Medicare coverage for telehealth could again be extended
    - And coverage may be effective retroactive to October 1

# Medigap

- Ten plans (A-N)
- All plans cover Part A coinsurance (Days 61-90), (60) lifetime reserve days plus 365 additional days
  - All cover Part A deductible except Plan A
  - Most plans cover entire Part B (20%) coinsurance
- Standard Benefit/Continuous open enrollment
- Up to 6 month waiting period (WP) for pre-existing conditions BUT credit prior coverage toward WP
  - [https://www.dfs.ny.gov/consumers/health\\_insurance/supplement\\_plans\\_rates](https://www.dfs.ny.gov/consumers/health_insurance/supplement_plans_rates)
- Most insurers/plans have rate changes effective January 2026:
  - [Medicare Supplement Insurance Rate Plans](#)

# **Medicare Advantage (Part C)**

# Medicare Advantage (MA)

- Eligibility
  - Must Have Parts A and B
  - Must Live in Service Area of Plan
- Enrollment
  - October 15 – December 7 (Annual Election Period)
  - January 1 – March 31 (MA Open Enrollment Period)
- Benefits/Costs
  - Covers at least what Medicare does
  - Additional benefits (Hearing Aids/Dental/Vision)
  - Fixed co-payments for most services
    - Up to Maximum Out of Pocket (MOOP)

# Medicare Advantage

- Maximum out of Pocket (MOOP)
  - \$9,350 in network/\$14,000 in and out of network
  - \$9,250/\$13,900 (2026)
- Types of Medicare Advantage Plans
  - Health Maintenance Organization (HMO)
    - In-Network Benefits ONLY
  - Preferred Provider Organization (PPO)
    - Access to out-of-network (OON) providers
      - May pay higher cost-sharing for OON
  - Special Needs Plans (SNP)
    - For people with both Medicare and Medicaid

# C-SNP and 5-Star SEP

- ❖ NEW Chronic Care SNP (C-SNP) Aetna Medicare Chronic Care
  - Must have certain chronic condition(s) to be eligible to enroll
    - Cardiovascular Disorders, Chronic Heart Failure, and/or Diabetes Mellitus
    - ◆ NOT required to also have Medicaid
  - Specialist Co-Pay
    - \$0 for certain physician specialist visits including: Cardiologists, Endocrinologists, Nephrologists, and Pulmonologists
    - \$50 for all other physician specialist visits
  - Note: SEP to enroll in C-SNP
    - NOT limited to enrolling in Medicare enrollment periods
- 5-Star Plan Special Enrollment Period (SEP)
  - SEP to enroll in 5-Star plan any time of year to be effective 1st of following month
  - Anthem Medicare Advantage 2 (HMO-POS) With Part D
  - Anthem Veteran 2 (HMO-POS) Without Part D

# **Medicare Part D**

# Medicare Prescription Drug Coverage (Part D)

- Optional/Voluntary/Penalty
  - 1% per month of average national premium
- 12 Available Stand-Alone Part D (PDP) Plans
  - (10 Plans in 2026)
  - Formulary and Pharmacy Network
- Enrollment Periods
  - October 15 – December 7 (AEP)
  - Special Enrollment Periods
- Part D Plan Cost-Sharing
  - Premium
  - Deductible \$590 (\$615 in 2026)

## **Medicare Part D (2025 – 2026)**

- 2025
  - Deductible
    - \$590
  - Out-of-Pocket Threshold
    - \$2,000
  - LIS Co-Pays
    - \$4.90/\$12.15
  - Up to or at 100% FPL
    - \$1.60/\$4.80
- 2026
  - Deductible
    - \$615
  - Out-of-Pocket Threshold
    - \$2,100
  - LIS Co-Pays
    - \$5.10/\$12.65
  - Up to or at 100% FPL
    - \$1.60/\$4.90

# 2025 Part D Changes

- 2025. New \$2,000 out-of-pocket limit for Part D
  - \$2,100 in 2026
  - Can spread across monthly payments
- Medicare Prescription Payment Plan (MPPP)
  - Enroll in MPPP with Part D plan
    - Pay \$0 at pharmacy for covered drugs
    - Plan bills member for monthly Part D costs
- MPPP most helpful for people with high Part D cost-sharing at beginning of year
- Reference: What's the Medicare Prescription Payment Plan?
  - <https://www.medicare.gov/publications/12211-whats-the-medicare-prescription-payment-plan.pdf>

# **Part D Base Beneficiary Premium (2026)**

- \$38.99 in 2026 (\$36.78 in 2025 )
  - Increase is limited to 6% per year through 2029
- Base Beneficiary Premium is used to calculate the Part D late enrollment penalty
  - Late enrollment penalty is for beneficiaries who do not enroll in Part D in Initial Enrollment Period (IEP) and choose to enroll later
    - And who do not have other creditable drug coverage and do not qualify for Extra Help
- Late Enrollment Penalty is calculated as  $1\% \times \text{Base Beneficiary Premium} \times \text{number of full months delayed}$

**Help with Costs**  
**Extra Help/LIS, EPIC, and**  
**Medicare Savings Program**

## **(Part D) Extra Help/LIS**

- Automatic with Medicaid/Medicare Savings Program
  - Otherwise, need to apply to Social Security for LIS
    - Income Limit
      - \$1,976 Individual (\$2,664 for couples)
        - Asset/Resource Limit
          - Up to \$17,600 (\$35,130 for couples)
            - Co-Pays
              - \$4.90 Generic/\$12.15 Brand-Name
                - **\$5.10/\$12.65 (2026)**
- Special Enrollment Period (SEP)
  - SEP allows one election per month BUT only to enroll in stand-alone Part D plan (PDP)
    - NOT to enroll into MA plan

## **LIS Subsidy Amount (2026)**

- LIS Subsidy Amount (\$58.82 in 2026) (\$72.34 in 2025)
- Beneficiaries with Extra Help/LIS in 2026 will receive \$58.82 toward their Part D plan premium
  - Basic Part D plans with premiums at or below this amount will be the “benchmark” Part D plans in 2026
    - Available for beneficiaries with Full LIS (including those with Medicare and Medicaid) for \$0 premium
- Also used to calculate the EPIC deductible reduction
  - EPIC reduces EPIC deductible for members with incomes above \$23,000 single/\$29,000 couple
    - \$706 in 2026 (\$58.82 X 12 Months) (\$868 in 2025)

**EPIC**

1. \$75,000/\$100,000
2. Fee or Deductible Plan
3. Supplements Part D But Does Not Cover Deductible
4. Maximum Co-Pay \$20
5. SEP to Switch Part D Plans

1-800-332-3742

NEW Online Application:  
<https://nyepic.primetherapeutics.com/>



**and Medicare  
Working Together**

**What is EPIC?**

The Elderly Pharmaceutical Insurance Coverage (EPIC) program is a New York State program administered by the Department of Health. It provides seniors with co-payment assistance for Medicare Part D covered prescription drugs **after any Part D deductible is met**. EPIC also covers many Medicare Part D excluded drugs.

- **Fee Plan** members pay an annual fee to EPIC based on their income. The EPIC co-payments range from \$3 - \$20 based on the cost of the drug. Those with Full Extra Help from Medicare have their EPIC fee waived.
- **Deductible Plan** members must meet an annual out-of-pocket deductible based on their income before paying EPIC co-payments for drugs.

EPIC also pays Medicare Part D plan premiums, up to the amount of a basic plan, for members with annual income below \$23,000 if single or \$29,000 if married.

Those with higher incomes must pay their Part D plan premiums.

- To help them pay, their EPIC deductible is lowered by the annual cost of a Medicare Part D basic plan.
- EPIC deductibles for income in shaded areas on the Deductible Plan schedule will be less than the amounts shown.

**Who can join?**

- A resident of New York State 65 or older with annual income up to \$75,000 if single or \$100,000 if married.
- An eligible senior with a Medicaid spend down not receiving full Medicaid benefits.

**Medicare Part D Enrollment**

**All EPIC members must have Part D** in order to receive EPIC benefits. Because EPIC is a qualified State Pharmaceutical Assistance Program, members are able to join a Part D plan during the year once enrolled in EPIC. They also can change their Medicare Part D plan one time during the year.

**"Extra Help" can save money!**

If EPIC determines a senior may be eligible for Extra Help, EPIC will mail a Request for Additional Information (RAI) form. The senior is then required, by law, to provide the additional information to obtain EPIC coverage.

- Seniors who already receive Extra Help can send a copy of their determination letter from Social Security Administration with their form.
- If approved for full Extra Help, the senior will have lower co-payments and will not have a Medicare Part D coverage gap. Medicare and EPIC will pay all or most of the monthly Part D plan premium.
- EPIC will use the information on the RAI form to apply for Extra Help on the senior's behalf and it will not be used for EPIC determination.

**How to Apply**

- Complete the application, sign it and mail it to the address below.
- Apply separately or spouses living together can both use the same form.
- Report the total income for you and your spouse if living together (even if only one is applying) and both must sign the form.

For more information call the toll-free EPIC Helpline at **1-800-332-3742 (TTY 1-800-290-9138)**  
Download an application at: [http://health.ny.gov/health\\_care/epic/application\\_contact.htm](http://health.ny.gov/health_care/epic/application_contact.htm)  
choose which language version or write:

EPIC  
P.O. Box 15018  
Albany, New York 12212-5018

# **EPIC and Drug Manufacturers**

- EPIC supplements Part D
  - Only for drugs covered under Part D
    - But drug manufacturer must also participate with EPIC
- Bausch Health stopped participating with EPIC
  - As of September 30, 2025
    - Includes Diazepam, Pepcid, Wellbutrin, and other medications
- Merck stopped participating with EPIC
  - As of July 30, 2025
    - Includes Januvia and other medications
- GlaxoSmithKline previously stopped participating with EPIC July 2023

# Medicare Savings Programs

- NO resource limit for NYS residents
- Qualified Medicare Beneficiary (QMB)
  - \$1,820/month individual - \$2,453/month couple
  - Pays Part B Premiums
  - Eliminates deductibles and coinsurance
- Qualified Individual 1 (QI-1)
  - \$2,446/month individual - \$3,299/month couple
  - Pays Part B premium ONLY
- Automatically qualify for Part D Full Extra Help

**2026**  
**Medicare Advantage/  
Part D**

# 2026 Part D Plans (PDP)

- 10 Standalone Part D Plans (2026) (12 in 2025)
  - Wellcare Medicare Rx Value Plus members moved to Wellcare Value Script
  - Cigna Healthcare Extra Rx plan terminated
  - New Name: Cigna plans will now be under HealthSpring
- Lowest Premium Plan
  - HealthSpring Assurance Rx \$35.70 (2026)
    - Wellcare Value Script \$38.70 (2025); Increasing to \$42.40 (2026)
- 2 Benchmark Part D Plans (2026) (3 in 2025)
  - SilverScript Choice \$116 Premium (2026); (\$66 in 2025)
    - Will no longer be benchmark plan in 2026
    - Members with Extra Help may be reassigned to benchmark plan or may be responsible for premium above Extra Help subsidy

# **Medicare Advantage/Part D Plan Termination**

- Some Medicare Advantage/Part D plans terminating end of 2025
  - Impacted members should have received notice from plan by October 2
- Special Enrollment Period (SEP) for members of terminating plans
  - December 8, 2025 – end of February 2026
    - New plan effective 1st of following month
- Members of terminating plans who have Extra Help
  - If do not choose a new plan, will be in Original Medicare by default
    - And will be assigned to a benchmark Part D plan
- Members of terminating plans who do NOT have Extra Help
  - If do not choose a new plan, will be in Original Medicare by default
    - With NO Part D drug coverage

# Medicare Advantage/Part D Plan Termination

- Mailings - Reassignment
  - Reassignment Notices (October/November 2025)
    - Plan Termination
      - [11208](#)
    - Plan Premium Increase
      - [Introduction to the Re-assignment Notice:](#)
  - Formulary Reassignment Notices (December 2025)
    - Lists drugs the person took regularly between January 1-August 31, and shows whether drugs will be covered in new plan Medicare will reassign them to
    - Plan Termination
      - [Introduction to the Re-assignment Notice:](#)
    - Plan Premium Increase
      - [11475](#)

# Medicare Plan Finder

- NEW feature of Plan Finder for 2026
  - Inclusion of Medicare Advantage (MA) provider directory information
    - Will allow you to use Plan Finder to check provider participation in MA plans
- NEW Special Enrollment Period (SEP) for beneficiaries who rely on provider directory in Plan Finder
  - And discover later that their provider was not in MA plan network
- Temporary SEP available to beneficiaries with MA enrollments with effective dates between January 1 and December 1, 2026
  - SEP is available for 3 months after effective date of MA plan
    - Can use to enroll in new MA plan or Original Medicare
    - Enrollment must be done through 1-800-MEDICARE
      - So that representative can confirm enrollment was done through Plan Finder

# Pending for 2026

- Part A and Part B Amounts
  - Including IRMAA thresholds
    - And Part D IRMAA amounts
  - Highest income premium level will remain at \$500,000 single/\$750,000 couple
- Physical Therapy Thresholds
  - \$2,410 in 2025
    - 2026 amount not yet announced
  - Medical Review threshold will remain at \$3,000
- Medigap
  - Plan K and Plan L Out-of-pocket limits
  - High-Deductible Plan F and Plan G deductibles

# HIICAP/SHIP

- Medicare Questions? Call HIICAP/SHIP
  - 212-AGING-NYC (212-244-6469)/Outside of NYC 1-800-701-0501
  - Outside of New York State
    - <https://www.shiphelp.org/> - SHIP Locator
- Medicare Advantage Plan Panel Meetings:
  - [Join Us! Events happening in all 5 Boroughs!](#)
- Introduction to Medicare webinars:
  - <https://www.eventbrite.com/e/medicare-orientation-understand-your-costs-and-choices-in-medicare-tickets-116307108693>
- In-Person Introduction to Medicare workshops
  - October 31 10:00 – 11:30
    - @ NYC DFTA (2 Lafayette St, 6<sup>th</sup> Fl, Manhattan)