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It's Time to Review Your Medicare Options

Medicare Open Enrollment starts **October 15** and ends **December 7**. This is the time each year when people with Medicare can look at their current plan and decide if they want to make changes for the next year. Even if you like your current plan, it's smart to check your options. Plans can change from year to year. If you don't review your plan, you might end up paying more or losing coverage for some of your medications.

Why You Should Review Your Plan

Some people stay with the same plan every year without checking if it's still the best choice. But Medicare Advantage (Part C) and Medicare drug plans (Part D) are offered by private companies, and these plans often change.

In 2026, **three drug plans will no longer be offered**. If you have one of these, you'll need to pick a new plan. If you don't, your insurance company may move you to a different plan automatically.

The plans going away are:

- Cigna Healthcare Extra Rx (S5617-269)
- Cigna Healthcare Saver Rx (S5617-374)
- Wellcare Medicare Rx Value Plus (S4802-227)

Other Changes Coming in 2026

- The **maximum amount you'll pay out-of-pocket** for Part D drug costs will go up to **\$2,100**.
- The **deductible** for Part D will increase to **\$615**.

These changes could affect how much you pay for your medicine.

Choosing a Plan Can Be Confusing

Many people find it hard to choose the right Medicare plan. They may not know that their plan's costs or coverage are changing. This includes things like:

- Monthly premiums
- Copayments and coinsurance
- Deductibles
- Which drugs are covered

If you don't compare plans, you might miss out on better coverage or end up paying more than you need.

Get Help With Your Medicare Questions

Medicare isn't the same for everyone. What worked for you last year might not be the best choice for 2026. Comparing plans can help you protect your health and your money. Even if you're happy with your current plan, it's worth seeing what else is out there.

The **Meadowlark Extension District** is offering **free one-on-one Medicare counseling** with trained SHICK (Senior Health Insurance Counseling for Kansas) counselors. You can get help comparing plans at any of the Meadowlark offices in:

- Holton
- Oskaloosa
- Seneca

To make an appointment, call **785-364-4125**.