KANSAS STATE UNIVERSITY | Extension
Meadowlark District

September 11, 2026

Teresa Hatfield
District Extension Agent, Family and Community Wellness

Medicare Plan Changes are Coming

Medicare Open Enrollment is just around the corner, running from October 15 through December 7, 2026. This annual enrollment period gives Medicare beneficiaries the opportunity to review and make changes to their Medicare Part D prescription drug coverage or Medicare Advantage (Part C) plans for the coming year.

It is important to note that Open Enrollment is not a guaranteed time to change a Medigap (Medicare Supplement) policy. However, it is an excellent time to evaluate your current Medicare Part D or Medicare Advantage Plan coverage and determine whether changes could help reduce your costs or better meet your healthcare needs.

Medicare beneficiaries are encouraged to review their coverage annually and compare available plans. Each year, plans can change their monthly premiums, annual deductibles, copayments, coinsurance amounts, provider networks, and the medications they cover. Even if you have been satisfied with your current plan, taking time to compare options can help ensure you continue to receive the best value.

By September 30, beneficiaries should receive their plan's **Annual Notice of Change (ANOC)**. This document outlines any changes that will take effect on January 1, 2027, and can provide valuable information when comparing coverage options.

Several factors can affect the amount you pay for prescription medications. The maximum Medicare Part D deductible is expected to increase from $615 in 2026 to $700 in 2027. In addition, the annual out-of-pocket spending cap for prescription drugs is projected to rise from $2,100 in 2026 to $2,400 in 2027.

More information about available plans will become available as the new Medicare & You handbook arrives later this month. This publication includes information about Medicare Part D prescription drug plans and Medicare Advantage plans available in your service area. Keep in mind that plan availability varies by ZIP code, and not all Medicare Advantage plans are offered in every Kansas community.

Beneficiaries can compare plans using the Medicare Plan Finder tool at Medicare.gov. The Plan Finder allows beneficiaries to compare costs and coverage based on the specific medications they take and the pharmacies they prefer to use. Because healthcare needs differ from person to person, the best plan for one individual may not be the best choice for a spouse, family member, or friend.

When comparing plans, be sure to consider:

- Monthly premiums
- Annual deductibles
- Drug coverage
- Preferred pharmacy options
- Provider networks for Medicare Advantage plans
- Estimated total annual costs

If you would like assistance reviewing your Medicare options, contact the Meadowlark Extension District at 785-364-4125 to schedule a free appointment with a SHICK counselor. We provide unbiased Medicare counseling to help you make informed decisions about your coverage. We do not sell insurance or endorse specific plans.

Taking time to review your Medicare coverage each year can help ensure you have the plan that best fits your health needs and budget for the year ahead.