TOMPKINS COUNTY
OFFICE FOR THE AGING
*Aging Better, Together*

Lifelong

# Medicare Advantage Plan Changes

**Important:** If your current Medicare Advantage plan will end on December 31, 2026, you likely will need to select new coverage for 2027. ***To ensure continuous health and prescription drug coverage beginning January 1, 2027, you should choose new coverage before the end of the year.*** You may enroll in a new Medicare Advantage plan, return to Original Medicare, or select other Medicare coverage options during Medicare's Annual Enrollment Period (October 15-December 7, 2026). If you need additional time or later decide another option would better meet your needs, you will also have a Special Enrollment Period through February 28, 2027 because your current plan is being discontinued.

## Your Options

**Option 1:** Enroll in a new Medicare Advantage Plan (most include Part D prescription drug coverage).

| Plan Type | Need a Primary Care Doctor? | Referral needed for specialists? | Out-of-Network Coverage? |
|---|---|---|---|
| HMO | Yes | Usually | No, except emergencies |
| HMO-POS | Yes | Usually | Yes, higher cost |
| PPO | No | No | Yes |

**Quick Rule of Thumb**: HMO = lowest cost; HMO-POS = middle ground; PPO = most flexibility and often higher costs.

**Option 2:** Return to Original Medicare (Part A and Part B). You may choose to add a Medigap/Supplement plan and/or a stand-alone Part D prescription drug plan.

## Before Meeting with a Counselor

We offer an unbiased comparison of Medicare Advantage plans that include Part D prescription drug coverage. Reviewing these comparisons before your appointment will help you compare premiums, prescription drug costs, provider networks, copays, deductibles, and maximum out-of-pocket costs so that your counseling session can focus on selecting the plan that best meets your needs.

## Some Expected Changes for 2027

The premiums for several Medicare Advantage plans and stand-alone prescription drug plans will increase in 2027. There are now additional Medicare Advantage plans that will have a health deductible. Your Medicare Counselor can discuss with you the estimated costs for your chosen plan for 2027.

Remember: If your plan is being terminated, you have until December 31, 2026 to use your Special Enrollment Period to make a coverage change that will be effective January 1, 2027.