



Southern Maine
AGENCY
On **AGING**
EMPOWERING OLDER ADULTS
AND THEIR CAREGIVERS

Preparing for Medicare Open Enrollment

SMAA Programs & Services



Southern Maine Agency on Aging has offices in Portland, Biddeford, and Sanford/Springvale.
Our services are supported by over 500 volunteers!

Community Resources

- Information and Resources: helping to navigate program eligibility and resources
- Options Counseling: long term planning for services to support aging in place

Nutrition

- Meals on Wheels: Providing home-bound adults with nutritious meals
- Community Cafes: Providing socialization and nutritious meals
- As You Like It: Discounted dining out vouchers
- Simply Delivered: purchased meals delivered to your home

Physical, Social, & Financial Wellness

- Agewell: A Matter of Balance, Tai Chi, Virtual Wellness Classes
- Phone Pals: weekly phone calls for social connection
- Medicare Counseling
- Money Minders: help with bill paying skills

Adult Day Programs: Portland, Biddeford, & Springvale

- Socialization and enrichment for older adults with dementia
- Respite for their caregivers

Family Caregiver Support

- Education and guidance for caregivers
- Workshops and support groups



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Open Enrollment Myths



- Myth: Medigap and Drug Plan are from the same carrier
- Myth: Open Enrollment is all over December 7th
- Myth: I'm stuck if my doctor prescribes a new drug for me after December 7th (appeals and step therapy)

Timeline

- **September 30:** Annual Notice of Change
- **October 1:** 2027 plan details become available
- **October 15 - December 7:** Open Enrollment for all beneficiaries
- **January 1 – March 31:** Medicare Advantage Open Enrollment
- **Medicare Savings Program:** Enroll any time and you can change your Prescription Drug Plan monthly
- **Medicare Supplemental Insurance (Medigap):** enroll and switch all year long

Medicare Basics



Two Ways to Get Medicare



Original Medicare (Traditional Medicare)

Part A - Hospital

Part B – Doctor Visits & Services

Optional Add-ons:

Part D – Drug Coverage

Medicare Supplement / Medigap –
to pay for your share of Medicare costs

- Run by the federal government
- No networks, pre-approvals, or PCPs required
- Most doctors accept Medicare nationwide
- No cap on out-of-pocket costs, but you can purchase a Supplement to cover them

- OR -

Medicare Advantage (Part C / Medicare Replacement)

Part A - Hospital

Part B – Doctor Visits & Services

Included with most plans:

Part D – Drug Coverage

Extra Benefits such as dental, hearing, and vision.
Varies greatly by plan.

- Run by private insurance companies
- Pre-approvals, referrals, and PCPs often required
- Smaller, more local network of doctors
- Has a cap on out-of-pocket costs
- Cannot be combined with Medicare Supplement

Insurance terms



Premium

A flat rate you pay each month in order to have the plan. Sometimes the premium is \$0!

Deductible

The amount you must pay before your plan starts to cover you. There might be a separate deductible for health coverage and drug coverage. In 2026, your annual drug deductible can't be higher than \$615.

Coinsurance

A fee you pay when you receive care. It is a percentage of the total cost. The amount you pay varies by plan and service.

Copay

A flat fee you pay when you receive care. The amount you pay varies by plan and service.



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Original Medicare



Medicare Part A (Hospital/Inpatient Insurance)



Part A covers **inpatient** hospital care, skilled nursing facility care, hospice care, and home health care.

Premium – flat rate paid
monthly

- **\$0 for most beneficiaries** who have worked in the US for at least 10 years. If you worked fewer than 40 quarters (10 years) in the US in your lifetime, you may need to pay a premium.

Deductible – amount you pay
before the plan pays

- **\$1736** each benefit period. A **benefit period** starts when you begin receiving care in a hospital or skilled nursing facility and ends once you have been home for 60 days.

Co-pays – amount you pay
after the deductible

- A flat rate you pay for each day you spent in a skilled nursing facility or hospital. The number of days resets each benefit period.

Hospital Co-Pays

Days 1-60: \$0 after deductible

Days 61-90: \$434/day

Days 91-150: \$868/day

After day 150: You pay all costs.

Skilled Nursing Facility Co-Pays

Days 1-20: \$0 after deductible

Days 21-100: \$217/day

Days 101+: You pay all costs.

Original
Medicare

Medicare Part B (Doctor/Outpatient Insurance)

Part B covers doctors services, outpatient care, preventative and diagnostic tests, and durable medical equipment.

Premium – flat rate paid
monthly

- **\$202.90** for most beneficiaries. You'll pay more if your income is above 109,000 (single) or 218,000 (married). You could pay \$0 if your income is below \$3261 (single) or \$4407 (married).

Deductible – amount you pay
before the plan pays

- **\$283** each year.

Co-insurance – percentage
you pay after the deductible

- **20%** for most services
- **\$0** for preventative services

FREE Covered Preventive Services

- Bone mass measurement
- Colorectal & prostate cancer screening
- Diabetes services and some supplies
- Glaucoma testing
- Screening mammogram
- Pap test/pelvic exam/clinical breast exam
- Vaccinations (including Flu shots)
- Tobacco cessation services
- Cardiovascular screening
- Medicare annual wellness exam



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Medicare Part D



Medicare Part D (Prescription Drug Coverage)



A Part D Prescription Drug Plan (PDP) is a standalone plan that covers your prescriptions. It can be added to Original Medicare. Penalties may apply if you do not have Prescription Drug Coverage.

Premium – flat rate paid monthly

- Varies by plan. \$5.30-\$169.20 in 2027.

Deductible – amount you pay before the plan pays

- Varies by plan, up to \$700
- Sometimes only applies to expensive drugs

Co-pays – amount you pay after the deductible

- Varies by plan and drug.

Maximum Out of Pocket: \$2400 in 2027 for prescriptions covered by your plan. This includes your deductible and co-pays. It does not include money you spent on your premium or non-covered drugs.



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Negotiated Drugs



The drugs listed below must be covered by all plans and the maximum price of the drug has been negotiated by the federal government.

New in 2026 and continuing in 2027:

- Eliquis
- Jardiance
- Xarelto
- Januvia
- Farxiga
- Entresto
- Enbrel
- Imbruvica
- Stelara
- Fiasp; Fiasp FlexTouch; Fiasp PenFill; NovoLog; NovoLog FlexPen; NovoLog PenFill

New in 2027:

- Ozempic; Rybelsus; Wegovy
- Trelegy Ellipta
- Xtandi
- Pomalyst
- Ibrance
- Ofev
- Linzess
- Calquence
- Austedo; Austedo XR
- Breo Ellipta
- Tradjenta
- Xifaxan
- Vraylar
- Janumet; Janumet XR
- Otezla



Part D – Medicare Prescription Payment Plan (MPPPP)



You can spread your prescription costs out evenly throughout the year. This program is optional.

- Does not reduce your total cost.
- Can be helpful for people who will meet their \$2400 out of pocket maximum early in the year.
- Contact your Prescription Drug Plan or Medicare Advantage Plan to enroll in the program.

2027 Part D Plan Prices



Discontinued Plan: Aetna SilverScript Choice

Company	Plan name	2026 Premium	2027 premium	2026 Deductible	2027 Deductible
Health Care Service Corp.	HealthSpring Assurance Rx	\$0	\$14.70	Max (\$615)	Max (\$700)
Humana	Basic Rx	\$0	\$6.30	Max (\$615)	Max (\$700)
Humana	Premier Rx	\$150.20	\$169.20	\$0	\$350 some drugs
Humana	Value Rx	\$54.40	\$60.70	\$601 some drugs	\$687
United Healthcare	AARP Medicare Rx Preferred	\$104.30	\$175	\$130 some drugs	\$300 some drugs
United Healthcare	AARP Medicare Rx Saver	\$82.40	\$162.70	Max (\$615)	Max (\$700)
Wellcare	Classic	\$0	\$7.30	Max (\$615)	Max (\$700)
Wellcare	Value Script	\$0	\$5.30	Max (\$615)	Max (\$700)

2027 Original Medicare Costs Overview



	2027 Amount	2026 Amount	Notes
Part A monthly premium	\$0 for most	\$0 for most	You may pay more if you have fewer than 40 work quarters in the USA.
Part A deductible	Projected: \$1810	\$1736	Paid each benefit period
Part A Hospital Copays	Unknown	Days 1-60: \$0 after deductible Days 61-90: \$434/day Days 91-150: \$868/day After day 150: You pay all costs	Days 1-90 reset each benefit period. Days 91-150 are only covered for a total of 60 days in your lifetime.
Part A Skilled Nursing Facility Copays	Unknown	Days 1-20: \$0 after deductible Days 21-100: \$217/day Days 101+: You pay all costs.	
Part B monthly premium	Projected: \$209.50	\$202.90	You may pay more if you have a high income and are subject to IRMAA.
Part B deductible	Projected: \$292-310	\$283	Paid once/year
Part D max out of pocket	\$2400	\$2100	Max annual cost for drugs that are <u>covered</u> by your plan. Premium or non-covered drugs may cost more.

Medigap / Supplemental Insurance



Medicare Supplement (Medigap) Insurance



Medicare Supplements are extra insurance you can buy from a private insurance company to help pay your share of out-of-pocket costs in Original Medicare.

- All Medigap policies are standardized.
- **Price is the only difference** between plans with the same letter that are sold by different insurance companies.
- You can apply at any time. However, if you do not have guaranteed issue, a plan can deny you or set restrictions on coverage for pre-existing conditions.
- **All** Medicare Supplements cover these Basic Benefits:
 - Part A coinsurance for hospital stays
 - Part B coinsurance
 - Coinsurance for hospice care
- **Some** Medicare Supplements also cover:
 - Part A deductible
 - Part A coinsurance for skilled nursing facilities
 - 80% of emergency care received in a foreign country
 - Part B Excess charges



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Medigap / Supplement Plans & Coverage



	PLAN A	PLAN B	PLAN D	PLAN G	PLAN K*	PLAN L*	Plan M	Plan N	PLAN C	PLAN F
2026 Benefit Values	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	50% Basic Benefits except 100% Part A Co-insurance	75% Basic Benefits except 100% Part A Co-insurance	Basic Benefits	Basic, except up to \$20 office copay and up to \$50 ER copay	Basic Benefits	Basic Benefits
\$217/day, Days 21-100			Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	50% Skilled Nursing Co-insurance	75% Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance
\$1,736		Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
\$283									Part B Deductible	Part B Deductible
Varies				Part B Excess (100%)						Part B Excess (100%)
Varies			Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
					Out-of-pocket limit \$8,000; paid at 100% after limit reached	Out-of-pocket limit \$4,000; paid at 100% after limit reached				

Plans C & F are only available to those new to Medicare before 1/1/2020.

High Deductible Plan F and Plan G are also available with a calendar year deductible of \$2,950 for 2026.

Find this chart and more [here](#).

Guaranteed Issue for Medigap/Supplement Plans



Guaranteed Issue is when a Medicare Supplement Plan must insure you and give you the plan that you choose. When you have Guaranteed Issue, you cannot be refused coverage even if you have a medical condition.

When do I have Guaranteed Issue?	
During your supplement Open Enrollment Period	For the first 180 days after you first join Medicare
If you lose certain types of insurance coverage like employer coverage, Marketplace coverage, QMB, or your Medicare Advantage plan is involuntarily terminated or discontinued	For 60 days after losing the coverage
You want to join Supplement Plan A	Insurers must offer at least 1 month/year when anyone can join Supplement Plan A.
You want the same plan or a plan with lesser benefits from a different insurance company	You can switch any time.
You are in a Medicare Advantage Trial Period	If you switch to Original Medicare between October-March , you can get guaranteed issue for a Supplement if it has been less than 36 months since you first joined Medicare Advantage.

Even if you don't have guaranteed issue, you can ask an insurance company to sell you a Supplement at any time. It is up to them whether to sell you the policy.

Medicare Advantage Plans



Medicare Advantage Plans (MA)

Managed Care Plans administered by private insurance companies.



What's Included in Medicare Advantage Plans

All Medicare Advantage plans cover the same services as Original Medicare, but the cost is set by the insurance company.

Extra Benefits: many Medicare Advantage plans offer dental, vision, and hearing benefits as well as reimbursement for gym memberships, healthy food, or over the counter drugs.

Premium – flat rate paid monthly

- Varies by plan. \$0 - \$109 in 2026.

Deductible – amount you pay before the plan pays

- Varies by plan.
- You might have separate deductibles for healthcare and prescriptions.

Co-pays & Coinsurance – amount you pay after the deductible

- Varies by plan, service, network status, and drug.
- All plans have an annual Maximum Out of Pocket which varies by plan.

Medicare Advantage is Managed Care & often requires:

- Primary Care Physician
- Prior authorizations and referrals
- In-Network providers are cheaper or sometimes required.

InterMed & Martin's Point



- Martin's Point Medicare Advantage Plans will be out of network with InterMed. Your options:
 - Change your Primary Care Physician to a non-InterMed doctor
 - Change your Medicare Advantage Plan to one that is in network with InterMed
 - Switch to Original Medicare
 - Optional: purchase a Medigap Plan A or attempt to purchase a Medigap with greater benefits

Notable Medicare Advantage Plan Changes

Out of Pocket Max increased on almost all plans. Plans with increasing premiums:

Company	Plan name	2026 Premium	2027 premium	Notes
Aetna	Medicare Enhanced	\$44	\$60	
Martin's Point	Generations Advantage Essential	\$0	\$15	No longer allows out of network providers
Martin's Point	Generations Advantage Prime	\$38	\$60	No longer allows out of network providers
United Health	AARP Medicare Advantage from UHC ME-0003	\$84	\$89	
United Health	Northern Light Health ME-0001	\$34	\$48	
Wellcare	Low Premium Open	\$35	\$44.50	

Discontinued Medicare Advantage Plans



Discontinued Medicare Advantage Plans

- AARP Medicare Advantage from UHC **ME-0005**
- Aetna Medicare Premier
- Wellcare Advantage Simple
- Wellcare Giveback
- Wellcare Simple

Options if your plan was discontinued:

- Enroll in a different Medicare Advantage Plan
- Switch to Original Medicare, add a Prescription Drug Plan, and optionally purchase any Medigap of your choice with Guaranteed Issue



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Programs that help with Medicare costs



Medicare Savings Program (MSP)



Medicare Savings Programs (MSP) help people who meet income guidelines pay for some or all of their Medicare costs.

2026 Monthly Income Limits		
	QMB	QI
	185% FPL	250% FPL
Single	\$2461	\$3325
Couple	\$3337	\$4509

Medicare Savings Program (MSP) Coverage Levels		
X indicates Medicare cost may be lowered at QMB or QI level	QMB	QI
Medicare Part A Premium	X	
Medicare Part A Deductible	X	
Medicare Part A Co-Insurance	X	
Medicare Part B Premium	X	X
Medicare Part B Deductible	X	
Medicare Part B Co-Pay	X	
Medicare Part B Co-Insurance	X	
The Extra Help Program (Medicare Part D Assistance)*		
Medicare Part D Premium	X	X
Medicare Part D Deductible	X	X
Medicare Part D Donut Hole	X	X
Medicare Part D Co-Pay	X	X
Maine RX	X	X

Contact Southern Maine Agency on Aging to see if you qualify and for help signing up: (207) 396-6524

SMAA's Medicare Program can assist with:



- 1:1 Medicare Counseling either in-person or remote
- Assistance applying to the Medicare Savings Program
- General Medicare Questions
- QMB Improper Billing
- Appeals

Walk-In Clinics



Open Enrollment Walk-In Counseling: No appointment necessary

Date	Time	Address
Friday, October 30th	8am – 1pm	2320 Congress Street, Portland
Friday, November 6th	8am – 1pm	2320 Congress Street, Portland
Wednesday, November 11th	8am – 1pm	30 Barra Road, Biddeford
Friday, November 20th	8am – 1pm	2320 Congress Street, Portland

Helpful Contact Information



Office	Phone	Reason to Contact
Southern Maine Agency on Aging Medicare Counseling Program	207-396-6524 smaaa.org	• Welcome to Medicare Seminars • 1:1 Medicare Counseling • Applying to the Medicare Savings Program • General Medicare Questions • Appeals
Medicare	1-800-Medicare / 1-800-633-4227 Medicare.gov	• General Medicare questions (phone & online) • Original Medicare Appeals (phone) • Fraudulent claims or activity (phone) • Medicare Plan Finder (online)
Social Security Administration	National: 1-800-772-1213 Portland: 877-319-3076 Saco: 877-253-4715 SSA.gov	• Enrolling in Medicare • Medicare eligibility questions
Maine DHHS – Department of Health & Human Services	1-855-797-4357	• Processes Medicare Savings Program and MaineCare applications • Eligibility questions or appeals
Legal Services for Maine Elders	1-877-774-7772	• Help finding coverage and affording prescriptions for low income beneficiaries

Where to find today's slides & resources



Option 1: Click on the web page link in the event emails.

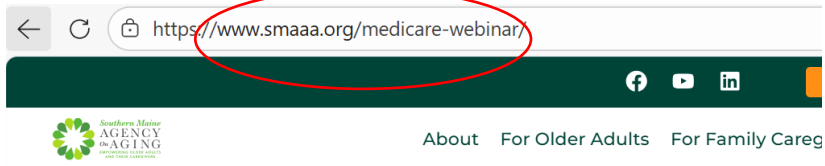
Thank you for registering for a virtual Welcome to Medicare Seminar hosted by the Southern Maine Agency on Aging.

We look forward to seeing you in 3 days! Visit our [web page](#) to review the webinar resources.

Zoom Meeting Information

<https://us02web.zoom.us/j/83443679411?pwd=E2J2bj1XX6klgaCR2yss7df46YaRJK.1>

Option 2: Go to [smaaa.org/medicare-webinar](https://www.smaaa.org/medicare-webinar/)



"Welcome to Medicare" webinar resources

- "Welcome to Medicare" presentation slides
- Maine Medicare Supplement Rates
- Medicare Savings Program
- A Consumer's Guide to Medicare Supplement Insurance
- Medicare & You
- What does Medicare cost?



Thank you!



Southern Maine Agency on Aging offers Medicare Counseling and presentations like these for free.

Donations are always welcome. Ways to donate:

Visit smaaa.org/donate

Make a gift over the phone: 207.396.6500

Or send a check to:

Southern Maine Agency on Aging – Development Office
30 Barra Road
Biddeford, ME 04005

