Preparing for Medicare Open Enrollment

Southern Maine Agency on Aging has a new name!

AgeMaine

- Our name has changed, but the things that matter most are not. We're the same people. The same programs. The same trusted place to turn when you need information, support, connection—or simply a place to start.
- **Medicare Counseling is still here – and still free.**
- Visit us at www.agemaine.org

AgeMaine Programs & Services

AgeMaine has offices in Portland, Biddeford, and Sanford/Springvale.
Our services are supported by over 500 volunteers!

- Resource Navigation
- Meals on Wheels and Community Cafes
- Physical, Social, and Financial Wellness
- Adult Day Programs
- Family Caregiver Support

State Health Insurance Assistance Program

SHIP services are available to all people who have Medicare and are:

- **Free**
- **Confidential**
- **Unbiased**

SHIP Counselors do not sell insurance or recommend policies.

The Maine SHIP is a health insurance assistance program funded by the Centers for Medicare and Medicaid Services (CMS), the federal Medicare agency.

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

Donations are always welcome. Visit smaaa.org/donate

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

InterMed & Martin's Point

- Martin's Point Medicare Advantage Plans will be out of network with InterMed.
- **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 and add a Prescription Drug Plan
    - Optional: purchase a Medigap/ Medicare Supplement policy

Southern Maine AGENCY On AGING
EMPOWERING OLDER ADULTS AND THEIR CAREGIVERS

All Martin's Point Generations Advantage Plans

- **All current Prime & Select beneficiaries will have their enrollment terminated.** They must re-enroll if they wish to keep it.
- Martins Point is capping enrollment – acceptance into the plan is not guaranteed
- Prime & Essential are eliminating out of network coverage

Plan name	2026 Premium	2027 premium	Network	Enrollment
Martin's Point Generations Advantage Essential	$0 HMO-POS	$15 HMO	No longer allows out of network providers	Enrollment automatically rolls over into 2027
Martin's Point Generations Advantage Prime	$38 HMO-POS	$60 HMO	No longer allows out of network providers	Enrollment will be terminated; must re-enroll to keep it in 2027
Martin's Point Generations Advantage Select	$104 PPO	$105 PPO	Still allows in and out of network providers	Enroll will be terminated; must re-enroll to keep it in 2027

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 2027, your annual drug deductible can’t be higher than $700.

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.

Original Medicare

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

- **$1810** **(projected)** 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 (in 2026)
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 (in 2026)
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

- **$209.50** (projected) 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

- **$310** (projected) 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

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 in 2027
- Sometimes only applies to higher cost 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.

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. Exact price varies by plan.

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 (MPPP)

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. All current Aetna Silverscript beneficiaries must choose a new PDP between October 15 – February 28

New parent company: HealthSpring Assurance. All current Healthspring Assurance beneficiaries must re-enroll in the plan or choose a new PDP between October 15 – February 28.

Company	Plan name	2026 Premium	2027 premium	2026 Deductible	2027 Deductible
Blue Cross Blue Shield	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 covered 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

Medigap / Supplement Plans & Coverage

2026 Benefit Values	PLAN A	PLAN B	PLAN D	PLAN G	PLAN K*	PLAN L*	Plan M	Plan N	PLAN C	PLAN F
	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.

How to shop for Supplements

1. Review the Maine Consumer's Guide to Medicare Supplements
   - Page 6 explains what all plans cover
   - Page 8 explains the extra benefits that different plans cover
   - Page 10 has the contact information for all plans

2. Review the Medicare Supplement Rate Chart
   - See which companies sell each plan type and how much they charge annually
   - All plans of the same letter have identical benefits

3. Once you have decided on the plan you want and which company to purchase it from, call the company to apply.

Medicare Advantage Plans

Medicare Advantage

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.

Notable Medicare Advantage Plan Changes

Out of Pocket Max is increasing 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
- Martin's Point Generations Advantage Prime
- Martin's Point Generations Advantage Select
- 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 optiona purchase any Medigap of your choice with Guaranteed Issue

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

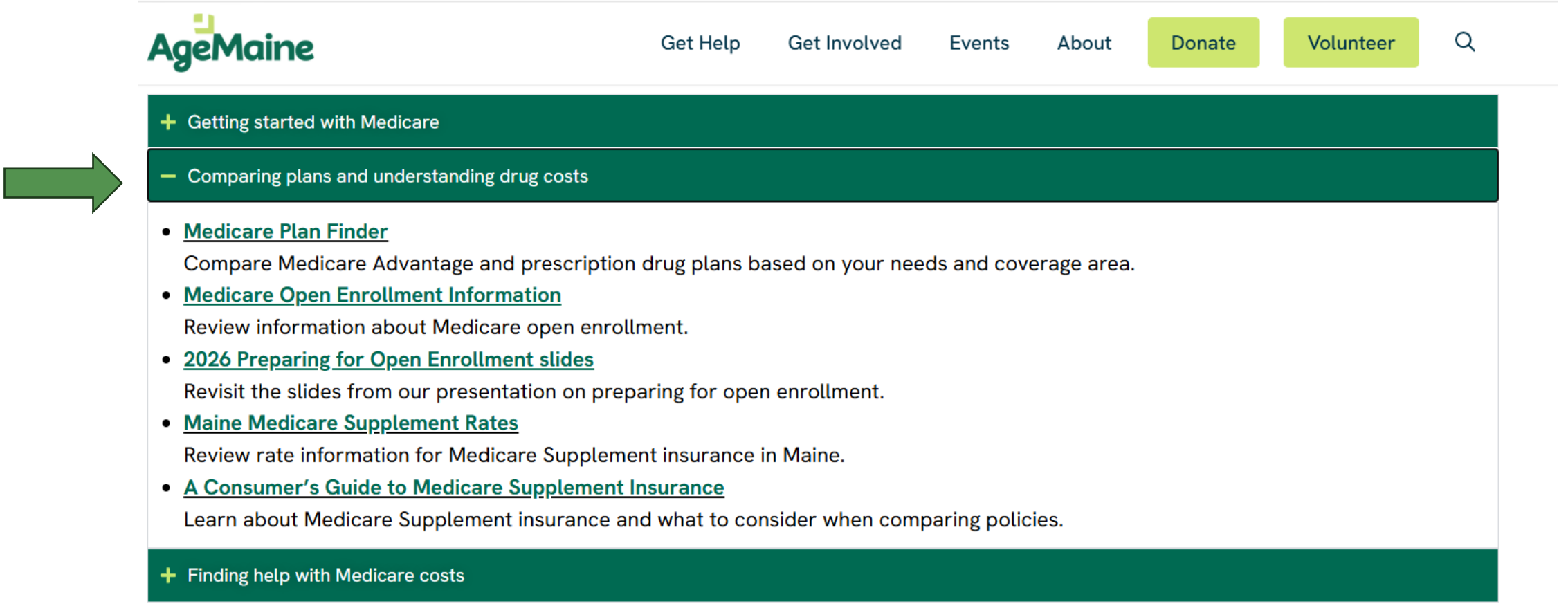
Date	Time	Address
Friday, October 30th	8am – 1pm	2320 Congress Street, Portland
Friday, November 6th	8am – 1pm	2320 Congress Street, Portland
Wednesday, November 11th	8am – 1pm	30 Barra Road, Biddeford
Friday, November 20th	8am – 1pm	2320 Congress Street, Portland

Helpful Contact Information

Office	Phone	Reason to Contact
AgeMaine Medicare Counseling Program (formerly Southern Maine Agency on Aging)	207-396-6524 agemaine.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

Go to smaaa.org/medicare-counseling



Thank you!

AgeMaine offers Medicare Counseling and presentations like these for free.

Donations are always welcome. Ways to donate:

Visit agemaine.org/donate

Make a gift over the phone: 207.396.6500

Or send a check to:
AgeMaine
30 Barra Road
Biddeford, ME 04005

Plan Finder Demo