Welcome to Medicare

SHIIP
IOWA'S MEDICARE RESOURCE

Iowa SMP
Senior Medicare Patrol

800-351-4664

www.shiip.iowa.gov

What Is SHIIP?

Objective Information Source

- Service of the State of Iowa Insurance Division
- Help Iowans with questions and problems related to Medicare
- Free
- Confidential
- Objective – doesn't recommend or endorse specific companies, products of agents

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Its Medicare's Annual Enrollment Period October 15 – December 7

This is a time for people who are ALREADY enrolled in Medicare to review their Medicare Advantage or Drug plan options. What should you do?

Read your mail!

- Be sure to read anything from
  - any plans you are enrolled in,
  - CMS (Centers for Medicare and Medicaid Services,
  - Social Security,
  - State of Iowa

Over 87,000 Iowans face Medicare plan cancellations this year. (Source: Iowa Insurance Division)

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When you first joined Medicare, you had choices. Each year during an appropriate enrollment period, you can review and possibly change your choice.

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Your Medicare Options

Original Medicare

☑ Part A

☑ Part B

You can add:

☐ Part D

You can also add:

☐ Supplemental coverage

This includes Medicare Supplement Insurance (Medigap). Or, you can use coverage from a former employer or union, or Medicaid.

Medicare Advantage (also known as Part C)

☑ Part A

☑ Part B

Most plans include:

☑ Part D

☑ Some extra benefits

There are rules around when you can join or change each of these.

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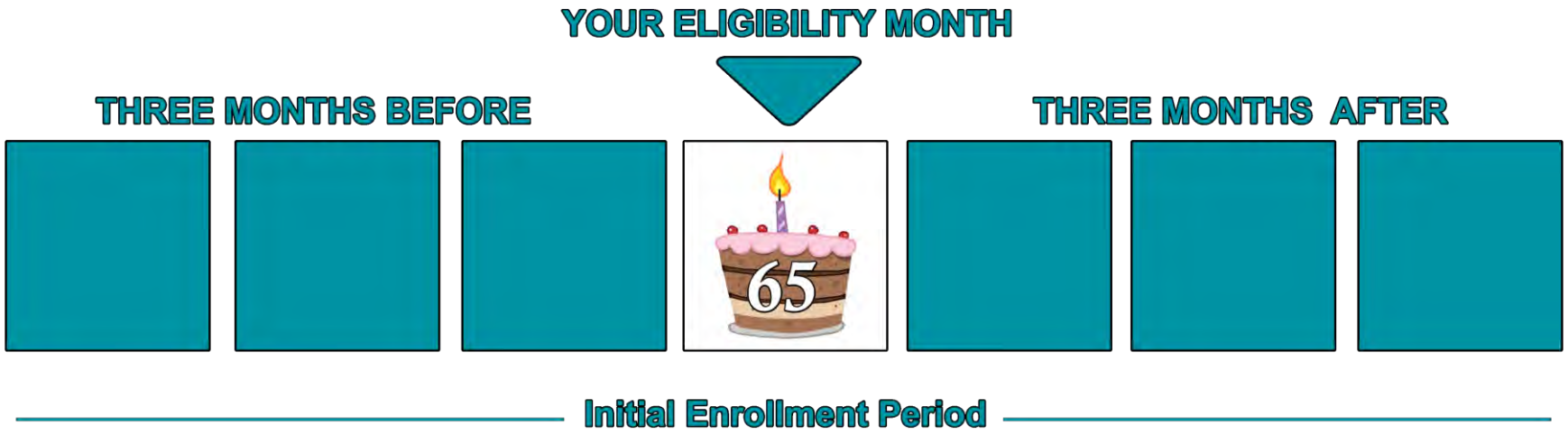
Enrolling in Part A and Part B

When you turn 65, enroll during your Initial Enrollment Period



If you are working at age 65

In the month in which you turn 65

- You or your spouse are **actively** working for an employer **who provides you with group health insurance.**

You can delay enrollment into Part A and B without penalty.

When you retire, you have a Special Enrollment Period to enroll in Medicare.

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How To Enroll In Medicare

- Enrollment is automatic if you are drawing Social Security or Railroad Retirement benefits
- Otherwise
  - Call or visit SS or RR
  - Enroll online at **www.ssa.gov**

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Enrollment Periods for Other Parts of Medicare

- Medicare Prescription Drug Plans
- Initial Enrollment Period
- Annual Open Enrollment Period (October 15 – December 7)
- Special Enrollment Periods - Examples

Any month if you have “Extra Help” AKA LIS

You move to another state

You move into or out of or live in a nursing home

You leave your employer coverage

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Enrollment Periods for Other Parts of Medicare

- Medicare Supplement – AKA Medigap
- Without having to answer health questions:
  - Open enrollment – first 6 months after starting Part B
  - Guarantee Issue opportunity
- By answering health questions and being accepted
  - Any time.
  - No annual open enrollment for Medicare Supplements.

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What other times can you enroll in a Medicare Supplement without answering health questions? Guarantee issue opportunities

- If you enroll in a Medicare Advantage plan when you first start Medicare at age 65, you can change your mind, drop your Medicare Advantage plan and still enroll in a Medicare Supplement, if you do so during the first twelve months.
- If you drop a Medicare Supplement to enroll in a Medicare Advantage plan, and change your mind within 12 months, you can get your Supplement back, no health questions asked. You can do this once only in your lifetime.
- If your employer group coverage which pays secondary to Medicare is terminated or its coverage is decreased.
- If you move out of your plan's service area.
- If your Medicare Advantage plan is cancelled.

These are called Guarantee-Issue Opportunities.

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Enrollment Periods for other Parts of Medicare

- Medicare Advantage Plans
- Initial Enrollment Period
- Annual Open Enrollment Period (October 15 to December 7)
- Medicare Advantage Enrollment Period (January 1 to March 31 – can change plans or return to Original Medicare and add a Drug Plan, once)
- Special Enrollment Periods
  - Move out of the Plan's Service area
  - Leave your employer coverage
  - Lose Medicaid or Medicare Savings Plan

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Annual Open Enrollment Period
October 15 to December 7

- Change to a different prescription drug plan (PDP) or Medicare Advantage plan (MA/MA-PD)
- Switch from Medicare Advantage to Original Medicare (may have to be underwritten to purchase a Medigap)
- Enroll in an MA plan
- Enroll in a PDP
- Do nothing and remain in current plan if it is still offered.
- Changes take effect January 1, 2027

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Original Medicare

- Use any provider in the US who accepts Medicare and has a provider number.
- No provider network
- No referral to see a specialist

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Original Medicare

- Very few “prior authorization” requirements
- Doesn’t pay for 100% of costs
- No out-of-pocket maximum on what you pay.
  - You can purchase coverage to pay for most of what Original Medicare does not cover.
  - Some people have retiree coverage which pays these costs, e.g., Tricare for Life or FEHB. The State of Iowa covers these costs for people who qualify.
  - Many people buy Medicare Supplements.

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Medicare Advantage - A Private Solution

- May be referred to as Part C.
- Written by private companies that contract with Medicare
- Required to provide Medicare Part A & B services. May include drug coverage. May include extra benefits not in Original Medicare
- Must be enrolled in Part A and B to be eligible
- Must live in the plan's service area (county specific)

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Medicare Advantage vs Original Medicare

What is the difference?

- Network of providers – HMO, PPO
  - Will my providers accept the MA plan?
  - Right to urgent or emergency care
- You may pay a plan premium in addition to your Medicare Part B premium. Some plans offer a reduction in Part B premium.
- Pay out-of-pocket costs for services you get
  - Different from Original Medicare Plan and may be lower or higher than Original Medicare
  - Vary from plan to plan
  - No option to buy supplemental coverage to pay those costs
  - Annual out-of-pocket cost maximum
- MA plan establishes the rules and handles the claims.
- May require prior authorization before treatment (managed care)
- The plan may offer extra benefits – dental, vision, health club membership

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Check your providers! Are they in network?

- McFarland Clinic is in network for many Medicare Advantage plans, including Aetna, UnitedHealthcare and Humana, but not in network for Wellcare or MercyOne/Medigold plans.
- Don’t forget to check your hospital, all your doctors, physical therapist, dentist (if your Medicare Advantage plan has dental benefits), ophthalmologist and pharmacy. Also make sure your medications are covered.
- How to check: ask your provider’s office (try the billing people) and check the Medicare Advantage plan’s on-line provider directory. It doesn’t hurt to check both sources. The on-line directories are not always up-to-date.

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Medicare Advantage network changes

- Mayo Clinic will no longer accept any Iowa Medicare Advantage plans in 2027.
- St Anthony's in Carroll will not accept Aetna Medicare Advantage plans as of January 1, 2027. Mary Greeley stopped accepting Aetna Medicare Advantage plans as of January 2026.
  - If you are in an Aetna Medicare Advantage plan in 2026 and want to use these facilities, change to a different Medicare Advantage plan during Annual Open Enrollment (October 15 – December 7) or during the Medicare Advantage enrollment period, January through March 2027.
- There are a number of Medicare Advantage plans which are being cancelled as of 12/31/2026, including all Wellmark Medicare Advantage plans.

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If your Medicare Advantage Plan is being cancelled, you can:

- Choose to enroll in a different Medicare Advantage Plan available in your county. You have until February 28, 2027, to make choices about your Medicare coverage. If you don't make any changes by the end of this year, though, you risk not having full coverage January 1st. You will automatically be moved to Original Medicare Parts A and B without any supplemental coverage or drug coverage.
- Return to Original Medicare with a "Guaranteed Issue" for a Medicare Supplement. "Guaranteed Issue" means that insurance companies are required to sell you a Medicare Supplement without putting you through underwriting. They cannot deny you or charge you a higher premium based on your health history. They must also cover any pre-existing conditions.

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If your Medicare Advantage Plan is being cancelled, continued . . .

- Not all Medicare Supplements are available in a Guaranteed Issue situation:
  - **If you became Medicare-eligible before January 1, 2020,** you have the guaranteed right to buy Medicare Supplement Plans A, B, C, F, high-deductible F, K, or L from any company selling these policies in Iowa.
  - **If you became Medicare-eligible on or after January 1, 2020**, you have a guaranteed right to buy Medicare Supplement Plans A, B, D, G, high-deductible G, K or L from any company selling these plans in Iowa.
  - **Note for individuals under age 65 with Medicare**: Not all insurance companies sell Medicare Supplements to people under age 65. You must select from companies selling to people on Medicare due to disability.
- If you decide you want to receive your Medicare coverage through Original Medicare (Parts A & B) with a Medicare Supplement, you will need to provide a copy of your plan's notice of cancellation letter as "proof" of your right to a Guaranteed Issue. You will also want to make sure you enroll in a standalone Medicare drug plan so that you have full coverage.

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Medicare Part D

Available for all people with Medicare

- Enrolled in Part A and/or Part B

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Comparing Part D Plans

There are 9 drug plans in Iowa in 2027. Which is best for you?

- **Premium** **($5.30 to $222.90 in 2027)**
- **Deductible** - **$700** maximum in **2027**
- **Formulary** – list of drugs covered by the plan
- **Restrictions** on your medications
- **Cost** – What you pay for your prescriptions
- **Pharmacy Network**

All these can change every year, so it is a good idea to compare drug plans annually.

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Important changes in 2027:

- HealthSpring Extra Rx will not be offered in 2027. Members enrolled in this plan will be cross-walked to HealthSpring Assurance Rx, unless they select a different plan. Premium will increase from $66.50 in 2026 to $117.10 in 2027.

- Aetna SilverScript Choice terminates at the end of 2026. People enrolled in this plan should choose a different Medicare prescription drug plan or they will not have prescription drug coverage after December 31, 2026.

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What Is “Creditable Coverage” ?

- Drug coverage that is as good as or better than a Medicare prescription drug plan
- Includes:
  - VA drug benefits
  - Tricare for Life
  - Some employer or retiree coverage
  - Indian Health Services

If you are enrolled in Part A and/or Part B and do not have either Medicare drug coverage or other creditable coverage, there are limited times you can enroll in a drug plan and you will have a late enrollment penalty when you enroll

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What is the Late Enrollment Penalty? (LEP)

- Lifetime, monthly penalty added to your Part D premium if you are without Medicare drug coverage or creditable coverage for 63+ consecutive days after enrolling in Medicare, even only Medicare Part A.
- 1% for every month without coverage multiplied by the yearly national base beneficiary premium (provided by CMS), then rounded.
- Example: If you were without Medicare drug coverage or creditable coverage for a year, your monthly penalty would be:
- 12% (1% x number of months)
- X $41.33 (2027 base beneficiary premium) =
- $4.95 /month, rounded to nearest .10 =
- $5.00 per month

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Qualify For "Extra Help" With Prescription Drug Costs

- Helps pay drug plan premium, deductible and co-pays
- Monthly Income limits (2026): Resource limits (2026):

$2,015 individual **$18,090 individual**
$2,725 couple **$36,100 couple**

Maximum co-pays in 2027:
$5.80 for a generic or $14.40 for a brand name medication

SHIIP can help you apply!

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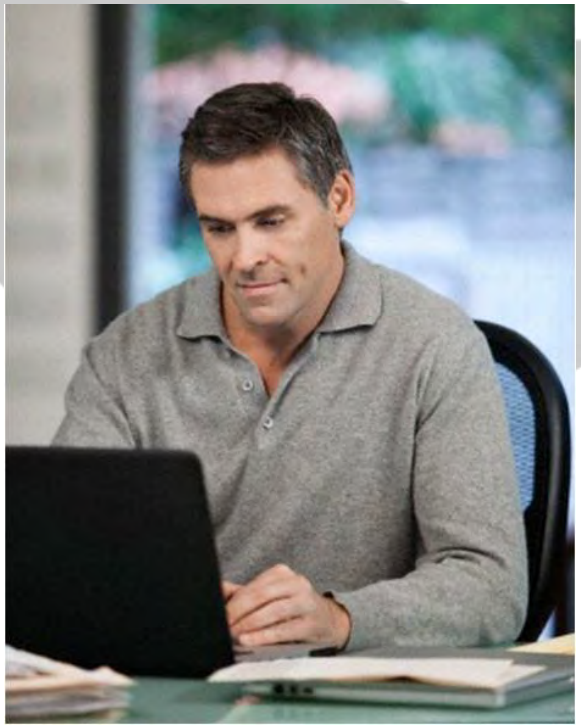
How Do You Compare Plans?

Information is Online- medicare.gov

Includes PDP, MA, and Medicare Supplements

SHIIP can help you:

- set up a Medicare.gov account
- compare plans
- enroll



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Set up a Medicare Account

- Free, online service on Medicare.gov You need to have an email address to do this.
- Check your enrollment – what plans are you in?
- Print your red, white & blue Medicare card
- Manage your drug list and pharmacy information – use in comparing plans
- If you stay in Original Medicare, you can:
  - Track your claims
  - View or get copies of your Medicare Summary Notices
  - Check your Part B deductible status
  - Track preventive services you can use

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In 2027:

- Part A is free if you or your spouse have worked 40 work quarters paying into Social Security.

- The basic Part B premium in 2026 is $ 202.90 per month.
  - The 2027 Part B premium has not been announced by CMS, but is expected to be $209.50.

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- People with higher incomes pay more if their income is above:
  - $112,000 individual
  - $224,000 couple filing joint return
    - (projected 2027 amounts)

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Help Paying For Medicare Costs

Medicare Savings Programs – Pay for Part B premium and sometimes Medicare deductibles and coinsurance

Income below:

- $1,818 per month individual
- $2,455 per month couple

Resources below:

- $9,950 individual
- $14,910 couple

SHIIP/SMP counselors can help with application

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What's new? Changes to Medicare drug coverage (PDP and Medicare Advantage)

- When out-of-pocket costs – including deductible and what is paid at the pharmacy – equal $2400 in 2027, there is no additional cost for covered medications the rest of the year.

- Medicare Prescription Payment Plan (not new, but continuing)
  - Allows spreading of prescription costs through the year
  - You pay nothing at the pharmacy
  - Your plan bills you monthly for your medications
  - Enroll through your plan
  - Voluntary
  - Does not save money on prescriptions

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Other recent changes in drug coverage

- No cost sharing in Part D for adult vaccines recommended by ACIP. Shingles, TDAP and RSV.
- Influenza and pneumonia vaccines are covered as a preventive benefit under Part B. COVID vaccines are covered with no cost-share under Part B .
- COVID tests ordered by your doctor are covered under Part B; your cost depends on your coverage, whether Original Medicare or Medicare Advantage.
- Over-the-counter tests are not covered
- Maximum $35 monthly co-pay for a one-month supply of injectable insulin covered by the Part D Plan
- Maximum $35 monthly co-pay for a one-month supply of injectable insulin used with an insulin pump (covered by Part B)

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GLP-1 Bridge Program

- Effective July 1, 2026 through December 31, 2027
- Includes Foundayo (tablet), Wegovy (injection or tablet), Zepbound (Kwik-pen only). Doesn't cover single dose vials or pens.
- Co-pay is $50 per month
- Eligibilty: Body Mass index (BMI) and pre-existing conditions.
- Doctor sends prescription to pharmacy and when requested, completes a prior authorization. Must certify you are using the GLP-1 as part of a lifestyle program that focuses on diet and exercise.
- Not eligible if you get your GLP-1 drug covered through Medicare drug plan. Also, not eligible if you have type 2 diabetes, sleep apnea or fatty liver disease. (Might be able to access through Part D.)
- Questions? www.medicare.gov and look for the GLP-1 "wizard".

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Other changes in 2027

- Mid-year Supplemental Benefit Notification stops. In the past, you may have received this notice, which reminds you of benefits in your MA plan that you have not used. It will no longer be sent.

- Medicare Summary Notice (MSN) changes: Original Medicare now sends its MSN notices only once per 180 days. To stay informed on what Medicare has approved or paid for your medical services, sign up for email notifications on Medicare.gov You will get an email each month that new MSNs are issued and you access them by signing into your Medicare.gov account.

- CMS now has an online payment system allowing payment of Part A, Part B or IRMAA (if not drawing SS) by debit or credit card or directly from bank account. Cannot use to pay MA premiums or Part D plan premiums or Medicare Supplement premiums.

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There are lots of changes Medicare plans in 2027

- Now is the time to look at your 2027 options and decide whether to stay with your current plan or change
- Plan changes made between October 15 and December 7 become effective January 1
- Changes to Medicare Advantage plans made in January, February or March become effective the first of the month following enrollment.
- If you stay with your current plan, any changes that plan has made in its coverages become effective January 1
- If your plan is being cancelled, you need to select a new plan.

- Resources:
  - Medicare & You 2027 – Medicare.gov/Publications/Pubs/pdf/10050.pdf
  - ANOC – Annual Notice of Change from your current plan
  - Medicare.gov or 1-800-Medicare (1-800-633-4227)
  - Plan's website
  - Your insurance agent
  - **SHIIP counselors!** (http://shiip.iowa.gov/)
  - DIY resources from SHIIP

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Do It Yourself -Your OEP To-Do List

- **Open your mail** - important communications may come from your Plan, from Centers for Medicare and Medicaid Services, and/or from Social Security which may impact your coverage
- **Read your Annual Notice of Change (ANOC)** Medicare beneficiaries receive an ANOC every year that outlines changes they should anticipate.
- **Create a Medicare.gov Account** – you can compare plans and even enroll yourself in a new plan through Medicare.gov.
- **Compare your Medicare Advantage or Part D Prescription Plan Options** – view step by step instructions on how to use the Medicare.gov planfinder tool to see how your current plan compares with other options.
- Part D Prescription Drug Plan comparison instructions:
  - https://shiip.iowa.gov/pdp
- Medicare Advantage Plan comparison instructions:
  - https://shiip.iowa.gov/ma

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Protect Yourself & Medicare

PREVENT– Protect your personal information. Treat your Medicare and Social Security numbers like your credit cards. Never give these numbers to a stranger.

DETECT-- Review your Medicare statements for mistakes by comparing them to your personal records.

REPORT--If you think you have been a target of fraud, report it

800-351-4664 or your local SHIIP/ SMP

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Contacting SHIIP/ SMP

- Statewide: 1-800-351-4664
  (TTY 1-800-735-2942)
- Website: shiip.iowa.gov
- E-mail: shiip@iid.iowa.gov
- Local SHIIP/SMP –
- Sites and phone numbers listed on SHIIP's website

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