



# Medicare Update 2026

## Advisory Council on Aging

*2/3/25*

Presented by Contra Costa County  
Health Insurance Counseling and Advocacy Program  
HICAP



This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$79,376 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.



1/27/26

# What Is HICAP?

## Health Insurance Counseling and Advocacy Program

- Primarily a Volunteer Organization
- Funded by California and Federal Government
- Services are no charge
- All things Medicare (Education, Advocacy, Counseling)
- No affiliation with Insurance Companies



# Medicare ‘Parts’

**Part A**  
Hospital



**Part B**  
Medical



**Medigap/  
Supplement**



**Part D**  
Drugs



**Part C**  
**Advantage**



Foundation for Medicare Benefits

Additional Choices

# Medicare Coverage: You Have Options

## Once you have paid your Part A and B premiums

### Original Medicare (Fee for Service)

OR

### Medicare Advantage Plan (Managed Care)

#### Hospital

#### Medical

*Centers for Medicare Services (CMS)*



Optional Add

#### Medigap/ Supplement

*Private Insurance  
Companies*



Optional Add

#### Part D Drugs

*Private Insurance  
Companies*



#### Hospital Benefits



*Network*

#### Medical Benefits



#### + Part D Drug Benefit



*Private Insurance Companies*

CONTRA COSTA COUNTY

EMPLOYMENT & HUMAN SERVICES

# Your Focus If You Are On Original Medicare

Are you happy with Original Medicare?

Yes

No/unsure

- Review which drug plans offer best coverage and cost for your medication
- (Review Medigap at your birthday)

DRUG

- You may switch to a Medicare Advantage / Prescription Drug (MAPD) plan now for 1/1/26 start

MAPD

# Your Focus If You Are On Medicare Advantage (MAPD)

MAPD

Is your MAPD leaving Contra Costa?

No

Are you happy with your MAPD?

Yes

Yes

No

- Your medications still on formulary?
- Your providers still within the network?
- Any cost increase?
- Better options?

- You may switch to a different MAPD
- Or to Original Medicare with a Prescription Plan & *possibly* a Medigap

# What Is Happening With Advantage Plans In 2026?

- Kaiser, UnitedHealthcare and Humana continue all their plans
- Terminations: Central Health; Anthem PPO; Imperial Traditional/Dual/Giveback
  - If members do nothing, on 1/1/26 will be on **Original Medicare with NO Prescription Drug Plan nor MediGap**
  - Members will have special rights
  - John Muir patients: Humana PPO or Original Medicare (more later)
- New Contra Costa Health Plan for Duals
- Monthly Join/switch opportunities for Full Duals in 2026

# Plans Leaving – Options

- You (and 9,500 others) been enrolled in a plan that is leaving the County for 2026
- You are not “Dual Eligible” (i.e., not on Medi-Cal)



**!** If you do nothing, you will be automatically enrolled in Original Medicare on Jan 1 with **no drug plan nor backstop for expensive copays**

# You Have Choices

## Today's Focus

Humana Choice PPO	Original Medicare	Other HMOs
If your doctors are participating and in-network for that plan	Need to get a Part D drug plan and a Medigap Supplement	If you are open to seeing new providers (doctors/hospitals) within their network



*You need to assess which option is better for you and **take action***

# What Is Happening With Drug Plans In Contra Costa County In 2026?

## DRUG

- Premiums increase for many plans – but ***total cost for the year*** should be your focus
- 2 plans *ending*; if do nothing, members will have **NO prescription coverage for 2026**
- 2 plans *consolidating*; if do nothing, enrolled in new plan
- New: \$2,100 OOP maximum (doesn't include premium)
- One plan adds a Tier 6: \$11/month for GLP-1s (diabetes use only)

Premiums  
Copays  
Formularies  
Deductibles  
?



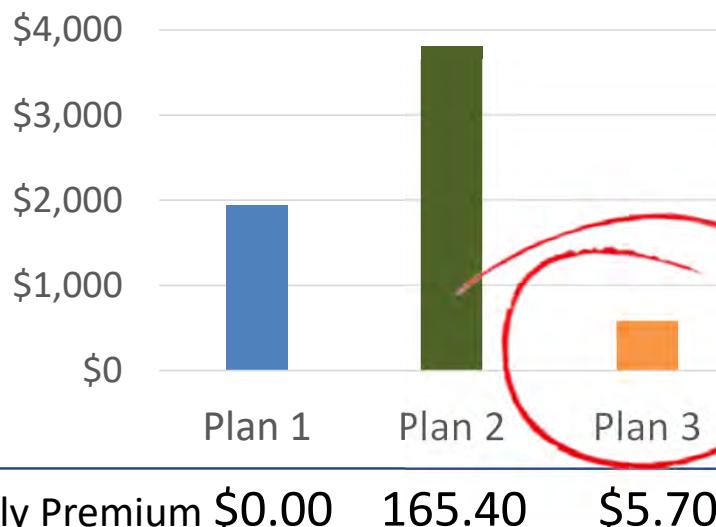
# Prescription Drug Coverage

## Choose Wisely

5 Common Generics + 1 Uncommon Generic

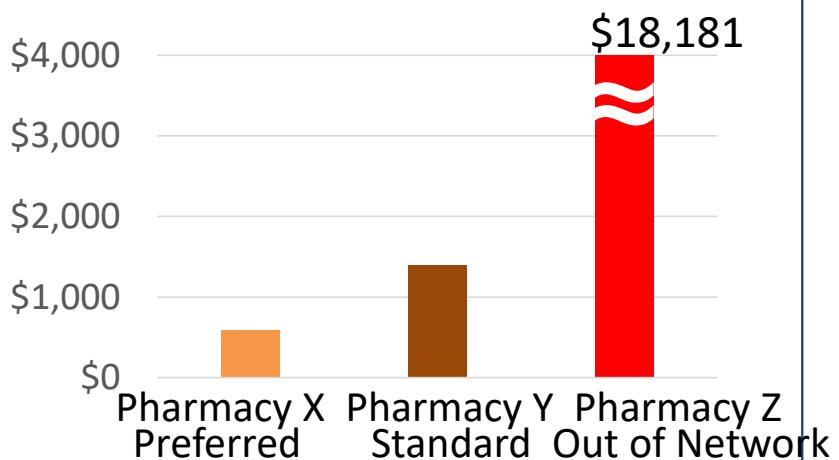
**Don't Shop Just  
Based on Premium or Name**

Annual Total Drug Cost



**Look Beyond  
Closest Pharmacy**

Annual Total Drug Cost



Monthly Premium \$0.00 165.40 \$5.70

# Review Coverage Annually

- ***Prescription and Medicare Advantage plans***

- Review your plan each year during Annual Enrollment Period (Oct 15– Dec 7)
- Plans change their costs, and providers each year
- Your needs may have changed
- Failure to make timely changes may mean increased costs or fewer options for the next year

- ***Medigap plans***

- No Annual Enrollment Period in the Fall
- Use your Birthday to change



# Contact Us

Multiple ways to reach us

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Handouts available on our HICAP website

