

Medicare Update 2026

Advisory Council on Aging

2/3/25

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

CONTRA COSTA COUNTY

EMPLOYMENT & HUMAN SERVICES



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1/27/26

What Is HICAP?

Health **I**nsurance **C**ounseling and **A**dvocacy **P**rogram

- 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**



Foundation for Medicare Benefits

**Medigap/
Supplement**



**Part D
Drugs**



**Part C
Advantage**



Additional Choices

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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

Optional Add

Medigap/ Supplement

*Private Insurance
Companies*



Part D Drugs

*Private Insurance
Companies*



Hospital Benefits

Medical Benefits



+ Part D Drug Benefit



Private Insurance Companies

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Your Focus If You Are On Original Medicare

Are you happy with Original Medicare?

Yes



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

DRUG

No/unsure



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

MAPD

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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

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

No

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

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What Is Happening With Advantage Plans In 2026?

MAPD

- 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




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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)



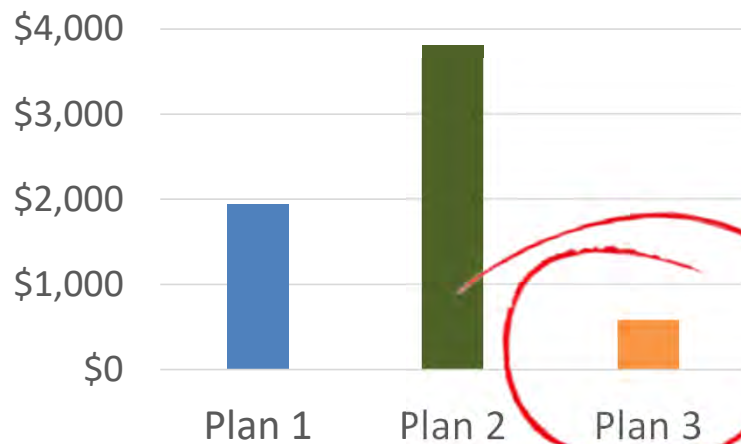
Prescription Drug Coverage

Choose Wisely

5 Common Generics + 1 Uncommon Generic

Don't Shop Just Based on Premium or Name

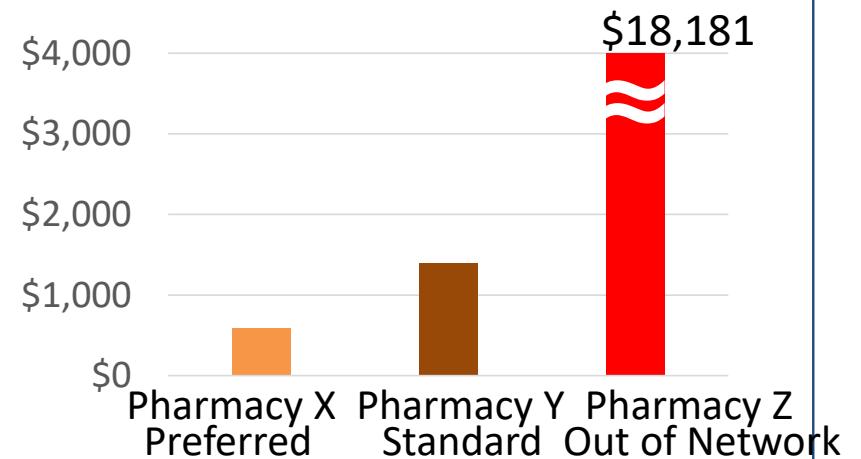
Annual Total Drug Cost



Monthly Premium \$0.00 165.40 \$5.70

Look Beyond Closest Pharmacy

Annual Total Drug Cost



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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



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Contact Us

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HICAP Service is free, private and impartial

One-on-one counseling, phone or virtual appointments

Handouts available on our HICAP website