

# 2026 Medicare Basics

Presented by the:  
SHIP Medicare Counseling Program

[medicare@bouldercounty.gov](mailto:medicare@bouldercounty.gov)

303-441-1546



# Coming Up.....

What is Medicare?

Enrollment – Who enrolls, when and how

**Break for questions**

Original Medicare, Parts A and B, Premiums, Deductibles and Coinsurance

Medigap/Additional Plans

Part D – Drug coverage

**Break for questions**

Part C – Medicare Advantage Plans

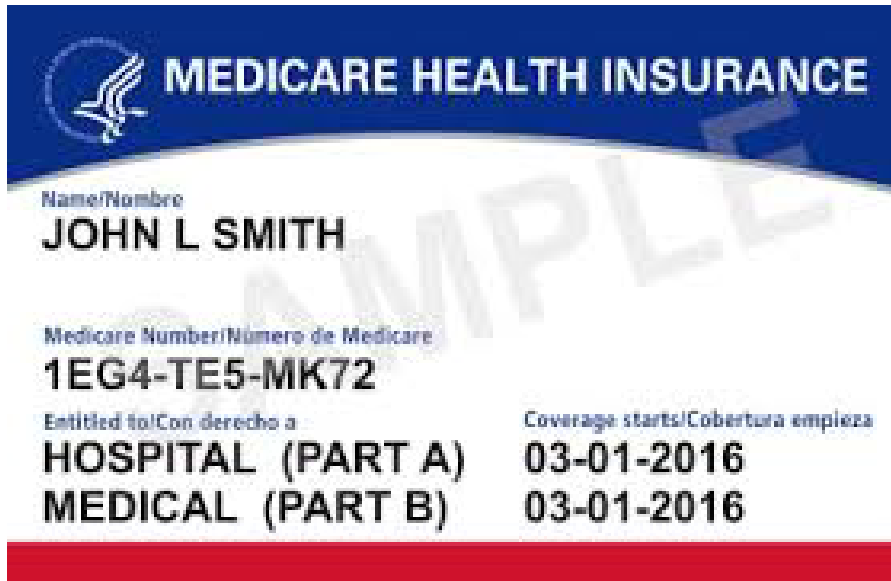
Medicaid and the Medicare Savings Program

Fraud – how to prevent it!

**End!**

# What is Medicare?

## A federal health insurance program that began in 1965



- 65 years of age
- Under 65 and on SSDI, eligible in the 25<sup>th</sup> month
- With ESRD or ALS
- US citizens or legal residents only
- Administered by Centers for Medicare & Medicaid Services, CMS
- Use Original Medicare anywhere in the United States

# Medicare Part A & B Enrollment

Benefit provided by Medicare  
Eligibility and enrollment done through Social Security

## Part A – Hospital Insurance



## Part B – Medical Insurance



# After you have Medicare Part A and B, you can choose how you want to receive your coverage.

## Part C

### Medicare Advantage

- Provided by private insurer that contracts with Medicare
- Covers Medicare A & B benefits and most include drug coverage
- Extra benefits
- 35 plans to choose from in Boulder County

## Part D

### Medicare Prescription Drug Coverage

- Provided by private insurer that contracts with Medicare
- Covers prescriptions you pick up at the pharmacy and take at home
- 10 plans to choose from

# Basic Principle of Enrollment

You must enroll in Medicare when you turn 65, **unless** you (or your spouse) are an active employee covered under a Large Group Plan (20+ employees).

# Part B Penalty?

(Medicare & You, 2026, page 23)

If you don't sign up for Part B, when first eligible, you may have to pay a late penalty for as long as you have Part B. Your monthly premium may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it. Special Enrollment Periods (SEP) usually exempt you from this penalty.

**Example: Enrolled in Part B 24 months late (full 2 years)**

**Penalty = 2 X \$202.90 X 10% = \$40.58 per month**

**This applicable penalty will be added to your monthly Part B premium for as long as you have Medicare.**

# Medicare Enrollment

## Receiving Social Security benefits prior to 65

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### If you are **already** receiving Social Security benefits prior to turning 65

- You will be **automatically enrolled** into Medicare Part A & B
- **Automatic enrollment** can also apply to persons under 65 that have received SSDI for 24 months or with diagnosis of ALS or ESRD
- If appropriate, you may decline Part B – but call us first to review
- Coverage starts 1<sup>st</sup> of month you turn 65. Part B will be deducted from your Social Security benefit each month.
- Reminder – Parts C and D are not automatic; must choose a private insurer and proactively enroll

**If you are not receiving SS or SSDI prior to 65 you must apply for Medicare!**

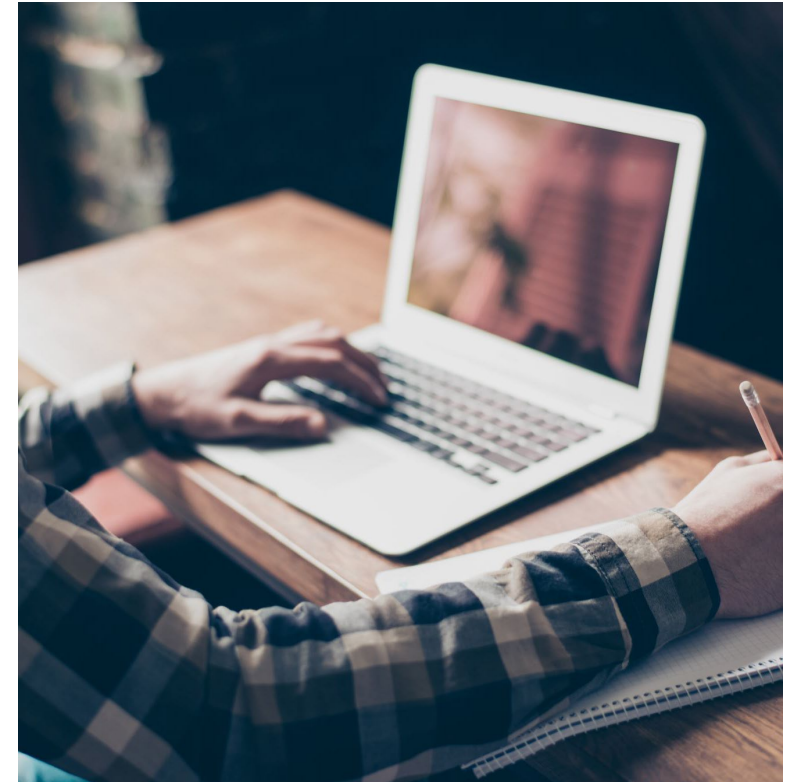


# How Do You Enroll in Medicare?

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- If you **are not** receiving Social Security when you turn 65:
  - Must sign up through Social Security Administration during a Medicare enrollment period
    - **Initial Enrollment Period:** If you are not covered by a group plan at 65
    - **Special Enrollment Period:** If you are covered by a group plan at 65
    - **General Enrollment Period:** If you missed your initial or special enrollment period

**FINE PRINT:** If you are not receiving SS benefits, you will be billed at least 1 quarter in advance. You could be billed for up to 5 months.



# How to Sign Up for Medicare Parts A and B

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Enrollment and eligibility is done through the Social Security Administration  
You are enrolling in Medicare A & B only – this is your first step to coverage

Call 1-800-772-1213 7a.m. – 7 p.m.

Online at [www.medicare.gov](http://www.medicare.gov)

OR online at [www.SSA.gov/benefits/medicare](http://www.SSA.gov/benefits/medicare)

480 West Dahlia St. Louisville, CO 80027  
1-877-405-5872

To file a claim or check an existing claim,  
contact the Louisville office for an appointment

Hours: 9 a.m. – 4 p.m. Monday through Friday

# Social Security website for enrolling into Medicare

## Plan for Medicare

Medicare is our country's health insurance program for people age 65 or older. You may also qualify if you have permanent kidney failure or receive Disability benefits.

### Review the parts of Medicare

There are 4 types of Medicare coverage, known as "parts."

[See the parts of Medicare](#)

### When to sign up

There are 3 enrollment periods for Medicare. It's important to sign up as soon as possible to avoid penalties or gaps in coverage.

[Find out when to sign up](#)



**Sign up for Medicare**

You'll sign up for Medicare Part A and Part B through Social Security. You can learn more and sign up for other parts at [Medicare.gov](#).

# Social Security website for enrolling into Medicare (continued)



## Sign up for Medicare

If you're 65 or older, you can enroll online for Parts A and B, or Part A only. You can delay Part B if you're already covered through an employer group health plan.

The application is for retirement benefits and Medicare, or Medicare only.

[Apply online](#)



## Sign up for Part B only

If you've previously declined or never signed up for Part B, you can sign up for Part B only.

[Get started](#)

# Enrollment Periods

(Medicare & You 2026, page 17-18)

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## Initial Enrollment Period (IEP)

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## Special Enrollment Period (SEP)

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## General Enrollment Period (GEP)

# Initial Enrollment Period

## 7 Months

### Example

| 3 Months Before                                                                                                        | 2 Months Before | 1 Month Before | 65 <sup>th</sup> Birthday Month                                                                  | 1 Month After                                                                                    | 2 Months After                                                                                     | 3 Months After                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------|-----------------|----------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| June                                                                                                                   | July            | August         | September                                                                                        | October                                                                                          | November                                                                                           | December                                                                                                            |
| Enroll in any of these months (IEP)  |                 |                | Coverage Starts                                                                                  |                                                                                                  |                                                                                                    |                                                                                                                     |
|                                                                                                                        |                 |                | Enroll (IEP)  | Coverage starts                                                                                  |                                                                                                    |                                                                                                                     |
|                                                                                                                        |                 |                |                                                                                                  | Enroll (IEP)  | Coverage starts                                                                                    |                                                                                                                     |
|                                                                                                                        |                 |                |                                                                                                  |                                                                                                  | Enroll (IEP)  | Coverage starts                                                                                                     |
|                                                                                                                        |                 |                |                                                                                                  |                                                                                                  |                                                                                                    | Enroll IEP <br>October 1 start |

If you are receiving Social Security Benefits, you will be automatically enrolled during the three months prior to your birthday. Coverage will start on the first day of the month of your birthday unless you delay it.

# Medicare Part A – Hospital Insurance

## Initial Enrollment Period

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### **I'm in a Large Group Health Plan, should I sign up for Part A?**

- Some people do at 65
  - Check with your benefits administrator if still working and covered by a large (20+ employees), group health plan
    - You may be advised to enroll in Medicare Part A to enhance hospitalization coverage offered by your employer plan.
    - However, do not sign up for Medicare Part A if your employer plan, 20+ employees, is a high-deductible health plan paired with a health savings account, and you want to keep contributing to the HSA. (HSA contributions must stop upon enrollment in Medicare)

# HSA Alert

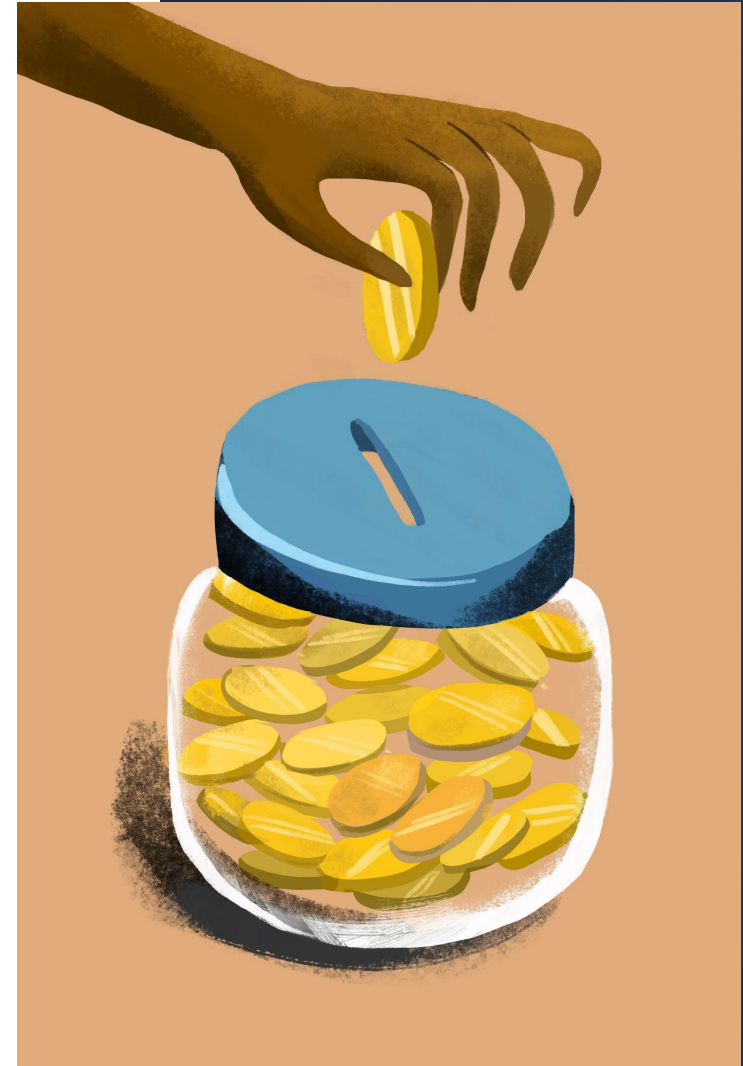
Medicare and You 2026, page 20

**If you enroll in Medicare Part A and/or B, you can no longer contribute pre-tax dollars to your HSA.**

**If you decide to delay enrolling in Medicare and are older than 65 and 6 months, stop contributing to your HSA at least six months before you plan to enroll in Medicare. When you do enroll in Medicare Part A, you may receive up to six months of retroactive coverage, not going back farther than your initial month of eligibility.**


**If you do not stop HSA contributions at least six months before Medicare enrollment (after age 65), you may incur a tax penalty.**

**Additional concerns? Contact a tax professional or your HSA bank.**





# HSA contributions are not allowed after Part A and/or Part B enrollment

| November                                       | December | January | February | March | April | May                                                                                 | June |
|------------------------------------------------|----------|---------|----------|-------|-------|-------------------------------------------------------------------------------------|------|
|                                                |          |         |          |       |       |  |      |
| Should stop<br>HSA                             |          |         |          |       |       | Claims SS<br>benefits which<br>triggers<br><b>retroactive Part<br/>A enrollment</b> |      |
| Automatic retroactive Medicare Part A coverage |          |         |          |       |       | Age 67                                                                              |      |

# Part B – Medical

## Initial Enrollment Period

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People who are not covered by an employer-sponsored large group health plan that covers 20 or more employees when they turn 65 should enroll.

People who are:

- Not working
- Self employed
- Employed by a company with less than 20 employees
- On COBRA
- Receiving retiree health benefits

# Part D – Prescription Drug Coverage

## Initial Enrollment Period

People who have signed up for Medicare Parts A and B and want prescription drug coverage, either now or in the future should enroll!

- Must sign up when first eligible or face late enrollment penalties (COBRA or retiree plans may have creditable drug coverage)
- Two options for Part D
  - Standalone prescription drug plan
  - Medicare Advantage plan that includes drug coverage

# Special Enrollment Period (SEP)

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## Do you plan to continue working after 65?

1. Will you (or your spouse) remain an **ACTIVE** employee in a Large Group Health plan, 20+ employees?
  - If yes, you do not need to enroll in Part A or Part B
  - No late enrollment penalty if you have **continuous** creditable coverage
  - Enroll anytime while still covered through work
  - Special Enrollment period is **8-months** after employment or coverage ends to enroll
2. If **NO** to question 1, or if you are in a small group health plan (fewer than 20 employees) you must enroll in Parts A & B at 65 or risk penalties.



# Best Time to Enroll in Medicare

To avoid late-enrollment penalties:

Sign up during the initial or special enrollment period

To avoid gaps in coverage:

Sign up before current coverage ends

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# General Enrollment Period

- If you missed your IEP or SEP, you may sign up during the general enrollment period, annually from January 1 – March 31.
- Coverage will start the 1<sup>st</sup> of the following month.

| If you sign up during this month: | Your coverage will begin on: |
|-----------------------------------|------------------------------|
| January                           | February                     |
| February                          | March                        |
| March                             | April                        |

# Review of Enrollment Periods

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- **Initial Enrollment Period** – for everyone age 65 who is not covered by an employer-sponsored group plan that covers 20 or more employees
  - Best time to sign up: 3 months before 65<sup>th</sup> birthday
  - Coverage starts 1<sup>st</sup> of month you turn 65
- **Special Enrollment Period** – for everyone over 65 who is covered as a current worker or a spouse of a current worker under a large 20+ employees group plan
  - Best time to sign up: Before coverage ends
  - Coverage starts first of month of enrollment (if enroll no later than month after coverage ends) or first of month following enrollment if later.
- **General Enrollment Period** – for everyone over 65 who missed the initial enrollment period
  - Runs January 1 – March 31
  - Coverage starts the 1<sup>st</sup> of the month following enrollment

# Short break for chat questions!

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# Coming up next.....

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Medigap/Additional Plans

Part D – Drug coverage

**Break for questions**

Part C – Medicare Advantage Plans

Medicaid and the Medicare Savings Program

Fraud – how to prevent it!

**End!**

# Definitions before we get started...

## Premium

- What you pay monthly to be a member of the program

## Deductible

- The amount you pay before cost sharing begins between you and the plan

## Copay

- The set amount you pay, established by the company, when you access services (usually Advantage plans)

## Coinsurance

- The percentage amount you pay for services – for instance, Medicare pays 80% you owe 20%

# Original Medicare = Part A & B

Reminder: Enrollment into Part A & B must be done through Social Security

## Part A – Inpatient hospital



## Part B – Medical



# The Original Medicare Plan

## Medicare Part A & B

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- Go to any doctor, hospital, clinic, or provider that accepts Medicare
- Nationwide coverage
- No referrals are needed for specialists
- You & your doctor make independent health decisions
  - no managed care

**When Parts A&B are combined, they're referred to as Original Medicare**

# The Original Medicare Plan

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Part A – premium free for most people

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Part B – monthly premium 2026  
(\$202.90/month)

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Deductibles

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Coinsurance

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With **NO** Maximum Out-of-Pocket

# 2026 Monthly Premiums

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## **Part A – paid to Medicare**

- \$0 if self or spouse paid Medicare tax into Social Security 40+ quarters work history (10 years)
- \$311 per month if 30-39 quarters
- \$565 per month if less than 30 quarters



## **Part B – paid to Medicare**

- \$202.90 per month in 2026
- Plus, income related adjustment paid to Medicare if applicable



## **Part D – paid to private insurer**

- Varies with plan
- Plus, income related adjustment paid to Medicare if applicable

# 2026 Monthly Income Related Adjustment Total Amount due for Part B, Part D + the plan premium

If your Magi income in 2024 was: (you pay surcharge amount in 2026 based on income chart below)

| Single                                                     | Married filing jointly                                     | Part B Income Related<br>Monthly Adjustment<br>Amount | Part D Income Related<br>Monthly Adjustment<br>Amount |
|------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|
| Less than or equal to \$109,000                            | Less than or equal to \$218,000                            | \$0.00                                                | \$0.00                                                |
| Greater than \$109,000 and less than or equal to \$137,000 | Greater than \$218,000 and less than or equal to \$274,000 | \$81.20                                               | \$14.50                                               |
| Greater than \$137,000 and less than or equal to \$171,000 | Greater than \$274,000 and less than or equal to \$342,000 | \$202.90                                              | \$37.50                                               |
| Greater than \$171,000 and less than or equal to \$205,000 | Greater than \$342,000 and less than or equal to \$410,000 | \$324.60                                              | \$60.40                                               |
| Greater than \$205,000 and less than \$500,000             | Greater than \$410,000 and less than \$750,000             | \$446.30                                              | \$83.30                                               |
| Greater than or equal to \$500,000                         | Greater than or equal to \$750,000                         | \$487.00                                              | \$91.00                                               |

# Deductibles – 2026

## Amount you pay when you use Part A or Part B services

Part A - \$1,736 per 60-day benefit period

Part B - \$283 annually

- Deductible waived for some preventative services such as flu shots, some mammograms and Pap smears, bone mass tests, prostate screening, diabetes tests, some others

Part D – maximum \$615 annually



# Coinsurance

Amount you pay in 2026 when using Part A or Part B services

## ■ Part A – Inpatient Hospital

- **\$434 per day** for days 61-90
- **\$868 per day** for days 91-150
- All costs over 150 days
- Skilled nursing: **\$217 per day** for days 21-100
  - After 100 days you are responsible for all costs

## ■ Part B – Medical

- Assigned claims: **20%** of Medicare approved rate
- Unassigned claims: **20% of Medicare approved** rate plus balance of actual charge up to an additional **15%** of the approved charge

# Medicare Part A – what does it cover?

Medicare & You 2026, pages 25-29

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- Hospital care – inpatient care
- Blood
- Skilled Nursing Facility (SNF) care
  - You pay zero for first 20 days in a SNF after a 3-day minimum qualifying inpatient hospital stay.
- Home health care
- Hospice care

\*\*Skilled nursing, SNF care is **not** long-term care

# Medicare Part B – what does it cover?

Medicare & You 2026, pages 29-56

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- Doctor's Services
- Laboratory services
- Outpatient hospital services
  - MRI, CT Scan, X-Ray
- Therapy services (physical, occupational, speech therapy, mental health)
- Durable Medical Equipment (DME)

# What you pay for **Part B** services on Original Medicare - 2026

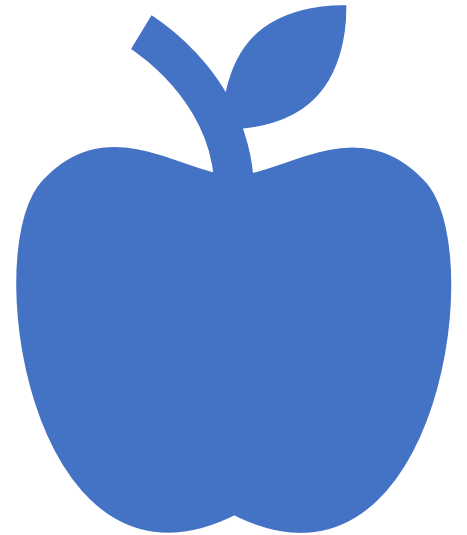
| Annual      | You Pay                            |
|-------------|------------------------------------|
| Deductible  | \$283                              |
| Coinsurance | 20% of Medicare<br>approved amount |

When Parts A&B are combined, they're referred to as Original Medicare

# Preventative Services

Medicare & You 2026, pages 30-55  
Look for the blue apple symbol or  
[Medicare.gov](https://www.medicare.gov) for a full list

- No deductible or copayment
- Covid-19, Flu, Shringrix, pneumonia, hepatitis vaccinations
- Colorectal cancer screenings
- Bone Mass Measurement
- Mammogram screening
- Prostate Cancer Screening (PSA)
- Annual Wellness Visit



# What is NOT covered by Medicare

Medicare & You 2026, page 55 - 56

- Dental care and dentures
- Cosmetic surgery/massage therapy
- Custodial/Long Term Care – home or nursing home
- Healthcare outside US/Concierge Care
- Routine hearing exams and hearing aids
- Routine eye care and most eyeglasses
- Acupuncture ( limited coverage under specific circumstances)

# How to protect yourself from the 20% Gap in Original Medicare and all the other costs?

Supplemental Insurance, often called Medigap

Retiree coverage –  
prior employer,  
TriCare for Life,  
FEHP, Union

Medicaid (low income)

# Medigap Supplemental Insurance Policies

Medicare & You 2026 page 75 - 78

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- Sold by private insurance companies
- Must have Medicare Parts A & B
- Standardized nationwide and accepted nationwide
- You can change or buy plans at any time, BUT....
  - You may be subject to medical underwriting, and you could be denied by the new company. Never drop a Medigap until you've successfully enrolled into a new one.
  - You may have a waiting period for pre-existing conditions\*\*

\*\*Outside of Guaranteed Issue these plans can deny or limit coverage due to pre-existing conditions because they are not your primary insurance – Medigap plans are a secondary insurance policy!



# 2026 Medicare Supplement Plans (Medigap)

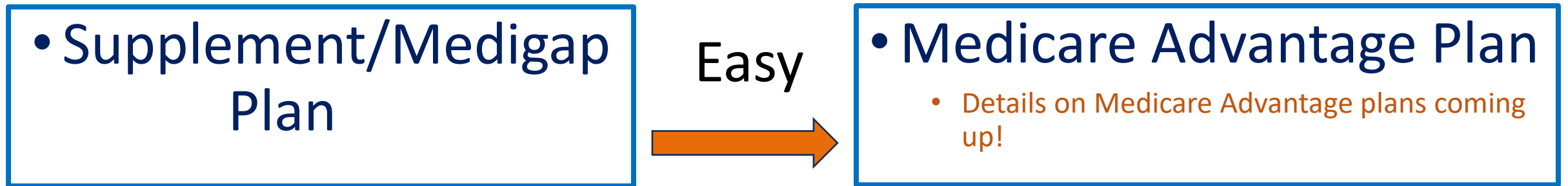
| Medigap Benefit                                                                                     | Plan A | Plan B | Plan C | Plan D | Plan F* | Plan G* | Plan K          | Plan L          | Plan M | Plan N |
|-----------------------------------------------------------------------------------------------------|--------|--------|--------|--------|---------|---------|-----------------|-----------------|--------|--------|
| Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used | ✓      | ✓      | ✓      | ✓      | ✓       | ✓       | ✓               | ✓               | ✓      | ✓      |
| Part B Coinsurance or copayment                                                                     | ✓      | ✓      | ✓      | ✓      | ✓       | ✓       | 50%             | 75%             | ✓      | ✓      |
| Blood Benefit (first 3 pints)                                                                       | ✓      | ✓      | ✓      | ✓      | ✓       | ✓       | 50%             | 75%             | ✓      | ✓      |
| Part A hospice care coinsurance or copayment                                                        | ✓      | ✓      | ✓      | ✓      | ✓       | ✓       | 50%             | 75%             | ✓      | ✓      |
| Skilled nursing facility care coinsurance                                                           | ✗      | ✗      | ✓      | ✓      | ✓       | ✓       | 50%             | 75%             | ✓      | ✓      |
| Part A deductible                                                                                   | ✗      | ✓      | ✓      | ✓      | ✓       | ✓       | 50%             | 75%             | 50%    | ✓      |
| Part B Deductible                                                                                   | ✗      | ✗      | ✓      | ✗      | ✓       | ✗       | ✗               | ✗               | ✗      | ✗      |
| Part B excess charge                                                                                | ✗      | ✗      | ✗      | ✗      | ✓       | ✓       | ✗               | ✗               | ✗      | ✗      |
| Foreign travel emergency (up to plan limits)                                                        | ✗      | ✗      | 80%    | 80%    | 80%     | 80%     | ✗               | ✗               | 80%    | 80%    |
| Out of Pocket Limit***                                                                              | N/A    | N/A    | N/A    | N/A    | N/A     | N/A     | \$8,000 in 2026 | \$4,000 in 2026 | N/A    | N/A    |

Plan C & F aren't available if you turned 65 on or after January 1, 2020.

\*Plans F & G offer a high-deductible plan in some states, \$2,950 after meeting the Part B deductible

\*\*\*Plan N pays 100% of the costs of Part B services, except for copayments, \$20 for some office visits and \$50 some emergency room visits.

# Moving from Original Medicare with a Medigap to a Medicare Advantage plan in the future....



Annual Open Enrollment Period:  
October 15 – December 7 = January  
1 start



# Original Medicare

☐ Part A – Inpatient Hospital

☐ Part B – Medical

You can add:

☐ Supplemental coverage – aka  
Medigaps

You can add:

☐ Part D – prescription drug coverage

# Medicare Part D

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## Part D – Medicare Prescription Drug Coverage

Provided by private insurers that  
contract with Medicare



# Medicare Part D Prescription Drug Coverage

- Helps pay for prescription drugs taken at home
- Plans have a monthly premium
- Some plans have an annual deductible (\$615 max in 2026)
- Make sure drugs you take are on the plan's formulary
- Watch out for restrictions: prior authorization, step therapy, quantity limits
- For Part D: You have only **63 days** to enroll in Part D after losing creditable drug insurance to avoid penalty.

Star ratings are based upon:

Member Experience, Customer Service, Plan Performance, Drug Safety and Pricing



# 2026 Colorado Prescription Drug Plans (PDP)

This is a list of all the Colorado Drug plans for 2026

## 2026 Colorado Prescription Drug Plans (PDP)

| STAR Rating | Company Name              | Plan Name                                 | Benefit Type | Benchmark | Monthly Drug Premium | Annual Drug Deductible |
|-------------|---------------------------|-------------------------------------------|--------------|-----------|----------------------|------------------------|
| 3           | Aetna Medicare            | SilverScript Choice (PDP)                 | Basic        |           | \$105.10             | \$615.00               |
| 2.5         | Health Care Service Corp. | HealthSpring Assurance Rx (PDP)           | Basic        |           | \$61.70              | \$615.00               |
| 2.5         | Health Care Service Corp. | HealthSpring Extra Rx (PDP)               | Enhanced     |           | \$70.70              | \$615.00               |
| 3           | Humana                    | Humana Basic Rx Plan (PDP)                | Basic        | YES       | \$0.00               | \$615.00               |
| 3           | Humana                    | Humana Premier Rx Plan (PDP)              | Enhanced     |           | \$137.10             | \$0.00                 |
| 3           | Humana                    | Humana Value Rx Plan (PDP)                | Enhanced     |           | \$48.50              | \$601.00               |
| 2           | UnitedHealthcare          | AARP Medicare Rx Preferred from UHC (PDP) | Enhanced     |           | \$151.90             | \$130.00               |
| 2           | UnitedHealthcare          | AARP Medicare Rx Saver from UHC (PDP)     | Basic        |           | \$125.00             | \$615.00               |
| 3.5         | Wellcare                  | Wellcare Classic (PDP)                    | Basic        | YES       | \$2.20               | \$615.00               |
| 3.5         | Wellcare                  | Wellcare Value Script (PDP)               | Enhanced     |           | \$0.00               | \$615.00               |

# 2026 Standard Part D Design

| Phase 1                                        | Phase 2                                                                                                                            | Phase 3                                                                                             |
|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| <b>Deductible</b><br><br>You will pay<br>\$615 | <b>Initial Coverage</b><br><br>You will pay a<br>percentage<br>depending on the<br>tier level for a total<br>cost of up to \$2,100 | <b>Catastrophic<br/>Coverage</b><br><br>\$0 percent coinsurance<br>All costs covered by the<br>plan |

# Part D *does not* cover:

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**Some** chemotherapy and immunosuppressive drugs (because some are covered under Part B)

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**Most** drugs given by injection or infusion in a doctor's office are covered by Part B, not Part D

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**Vitamins, over-the-counter drugs**

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**Weight loss/gain drugs; sexual dysfunction or fertility drugs; cosmetic drugs.**

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# If you currently have prescription coverage...

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- **Is it creditable coverage?**
  - You may need verification of creditable coverage if you are over 65 from the source of your drug coverage
  - You do not have to enroll in a PDP
  - Some retiree plans and COBRA may have creditable coverage
  - You will not be penalized if you have creditable coverage
  - Special Enrollment Period of 63 days when current coverage ends

# Prescription Drug Plan Finder Medicare.gov

Click on "Find Health & Drug  
Plans"

Enter Zip or set up  
MyMedicare.gov account

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## Welcome Medicare

Get Started with Medicare



### Find health & drug plans

Find & compare plans in  
your area

Find Plans Now



### Find care providers

Compare hospitals,  
nursing homes, & more

Find Providers Near Me

### Talk to a Medicare expert

Contact Medicare  
helpful resources

Get Help

# To be fully covered under Original Medicare:

- ☐ Medicare Part A & B

- Enrollment and eligibility done through Social Security

- ☐ Medigap/Supplemental, Tricare, FEHP, or other retiree health plan that pays second

- ☐ Medicare Part D prescription drug coverage

# Short break for chat and questions!

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Fraud – how to prevent it!

**End!**

# Medicare and You 2026

Pages 61-74

## Original Medicare

- Medicare Part A
- Medicare Part B

You can add:

- Medigap/Supplemental

You can add:

- Part D

## Medicare Advantage (also know as Part C plans)

- Medicare Part A
- Medicare Part B

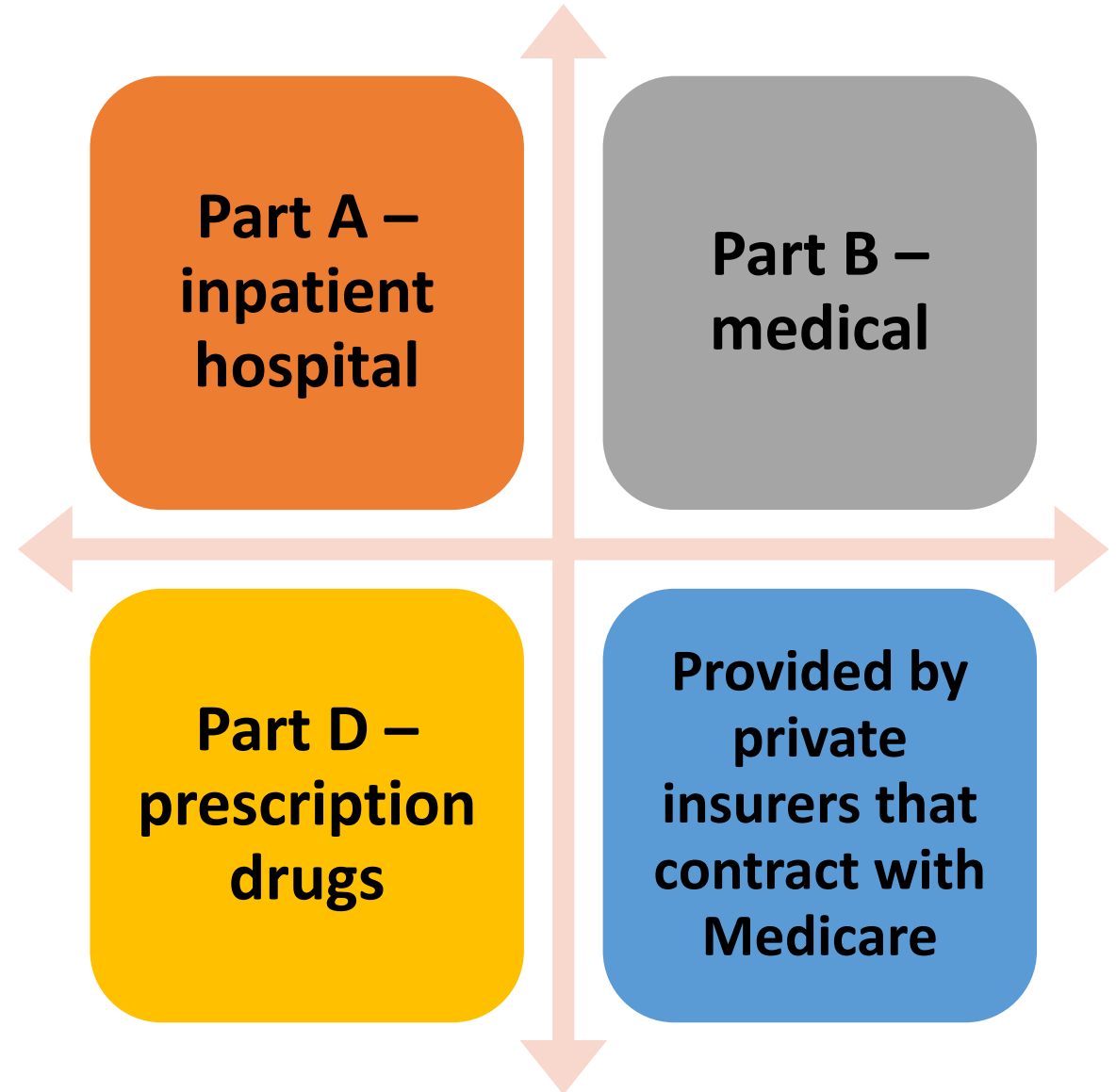
Most plans include:

- Part D
- Extra Benefits

May have lower out-of-pocket costs



# Medicare Advantage Plans – “Part C”



# Medicare Advantage Plans aka Part C

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- Sold by private insurance companies
- Receive all services through the plan *and* live in the plan service area
- You must be enrolled in and **keep Parts A and B**

Many plans require use of doctors, hospitals and other providers in their networks (HMOs especially) except in emergencies

**4 variations** in Boulder County: HMO, HMO-POS, PPO, SNP

All plans have out-of-pocket maximum; up to \$9,250 in network in 2026

Plans must cover all services covered by Medicare; the plan determines the costs

\*See Medicare Advantage plan handout for details



# Medicare Advantage (MA+D) Plans

## 35 plans to choose from in Boulder County (2026)

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- Aetna - 3
- Anthem - 1
- Clear Spring Health – 1
- Devoted – 3
- HealthSpring - 2
- Humana - 10
- Kaiser - 5
- Perennial - 1
- Select Health - 4
- United Healthcare (AARP) - 5



# Enrollment Periods for MA Plans

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- **IEP** – Same 7-month Initial Enrollment Period as for Parts A & B
- **AEP** – Annual Enrollment Period
  - Join, switch, or drop MA plan
  - October 15 – December 7
  - Coverage begins January 1



5-star Medicare Advantage plans are allowed year-round enrollment by Medicare

# Medicare Advantage Plan Costs

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- You still pay Part B premium of \$202.90 per month
- You may pay an additional monthly premium to the plan (some are \$0 premium up to \$189)
- You pay deductibles, coinsurance and copayments that vary from plan to plan
- Year-round enrollment in 5-star<sup>★</sup> MA plans
- 2026 Boulder County<sup>★</sup> 5-star plans: none in 2026

Star ratings are based upon:

Staying Healthy Programs, Managing Chronic Conditions, Member Experience, Plan Performance,  
and Customer Service

# Value Added Incentives

- Some Advantage Plans offer limited dental, vision and hearing benefits
- Some pay for gym memberships (Silver Sneakers, Renew Active, Silver and Fit, One Pass)
- Many plans have OTC cards and may have other benefits like transportation
- **But** you will still have deductibles and copayments for services, you can't buy a Medigap to pay those fees, AND you must stay in network!



# Choose Advantage Plans Carefully

- Do your providers accept the plan you want?
- Do you understand the copayments?
- Understand your plan type and how it really works!
- What is the maximum out-of-pocket – MOOP?

# Moving from a Medicare Advantage plan back to Original Medicare with a Medigap in the future....

• Medicare Advantage Plan

**More  
difficult**



• Supplement/Medigap Plan

**Annual Open Enrollment Period:**

**October 15 – December 7 = January 1 start**

You can return to Original Medicare by enrolling in a Standalone Part D plan.

You will be subject to medical underwriting with the Medigap plan, and possibly denied coverage

# Programs for People with Limited Income and Resources

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# Medicaid and Medicare Savings Programs

- **Medicaid** – Federal-state health insurance program
  - For people with limited income and resources
  - Certain people with disabilities
  - If eligible, most health care costs are covered
  - Eligibility is determined by county Human Services (HS)
  - Apply at county HS or online at [coloradopeak.secure.force.com](https://coloradopeak.secure.force.com)
- **Medicare Savings Programs (MSP)**
  - Help to Pay Part B premiums
  - For people with limited income and resources
  - May also pay Medicare deductibles and coinsurance
  - Apply at county Human Services (HS) or online at [coloradopeak.secure.force.com](https://coloradopeak.secure.force.com)



# “Extra Help”

- Help with Prescription Drug Plan cost – premium & copays
  - Monthly income less than **\$1,976** and resources less than **\$17,600** (single)
  - Monthly income less than **\$2,664** and resources less than **\$35,130** (couple)
  - Complete application on Social Security Administration (online at [SSA.gov](https://www.ssa.gov))
- (Medicare counselors can assist you with these applications)**

**Enrollment period restrictions do not apply for persons found eligible for Extra Help. They may change Part D plans each month in 2026**

Sales Agents  
 Just hang up...  
 Fraud  
 Extra Benefits  
 Medicare Rebate  
 Just hang up...  
 Free?  
 TV Ads  
 Fraud  
 Calls, calls, calls  
 Medicare Advantage  
 Extra Benefits  
 Medicare Advantage  
 Piles of Mail  
 Just Say No!  
 Just Say No!  
 Calls, calls, calls  
 Medicare Rebate  
 Free?  
 Medicare Advantage  
 TV Ads  
 Sales Agents  
 Don't say yes!  
 TV Ads  
 Medicare Rebate  
 Don't say yes!  
 Just Say No!  
 Piles of Mail  
 Just hang up...



# SMP

## Senior Medicare Patrol

Preventing Medicare Fraud



# Fraud – Report it! It costs us all!

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- Check your summary notices
- If there is an error
  - Start by calling the provider – it could just be a coding error
  - If you still suspect fraud
    - Call 1-800-MEDICARE or call the local SHIP site
- Protect your Medicare number
- Never give out your Medicare number unless YOU have initiated the call!

**It's not rude to be shrewd!**

# We have appointments available!

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- The bulk of our appointments are Tuesday/Wednesday/Thursday
- By phone, Zoom or in-person
- In-person locations are:
  - Lafayette
  - Longmont
  - Louisville

To schedule:

Call 303-441-1546, leave us a message (include email address)

Email us at [medicare@bouldercounty.gov](mailto:medicare@bouldercounty.gov)

Request an appointment online at [boco.org/medicare](https://boco.org/medicare)

# That's all Folks!

**We look forward to speaking with you in the future.**

To schedule a one-to-one counseling appointment with a SHIP certified Medicare counselor, call 303-441-1546 or send us an email at [medicare@bouldercounty.gov](mailto:medicare@bouldercounty.gov).

**We are the *only* SHIP counseling program in Boulder County!**



## SHIP

State Health Insurance  
Assistance Program

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### Navigating Medicare



**AREA AGENCY  
ON AGING**

*Community Services Department*