

2026 Medicare Changes: Chart Your Course During Open Enrollment

Wednesday, October 29th, 2025
6:00pm



THE WOMEN'S FORUM
of NEW YORK
THE FOUNDING FORUM



Daisey Holmes

President

Women's Forum of New
York





Maura Carley, MPH, CIC

Founder & CEO,
Healthcare Navigation
LLC





Eileen Wilson
Director Client Services



Sarah Gravelin
Director Client Operations



Patricia Keogh Lutzo
Senior Client Specialist



Medicare Open Enrollment is 10/15 – 12/7

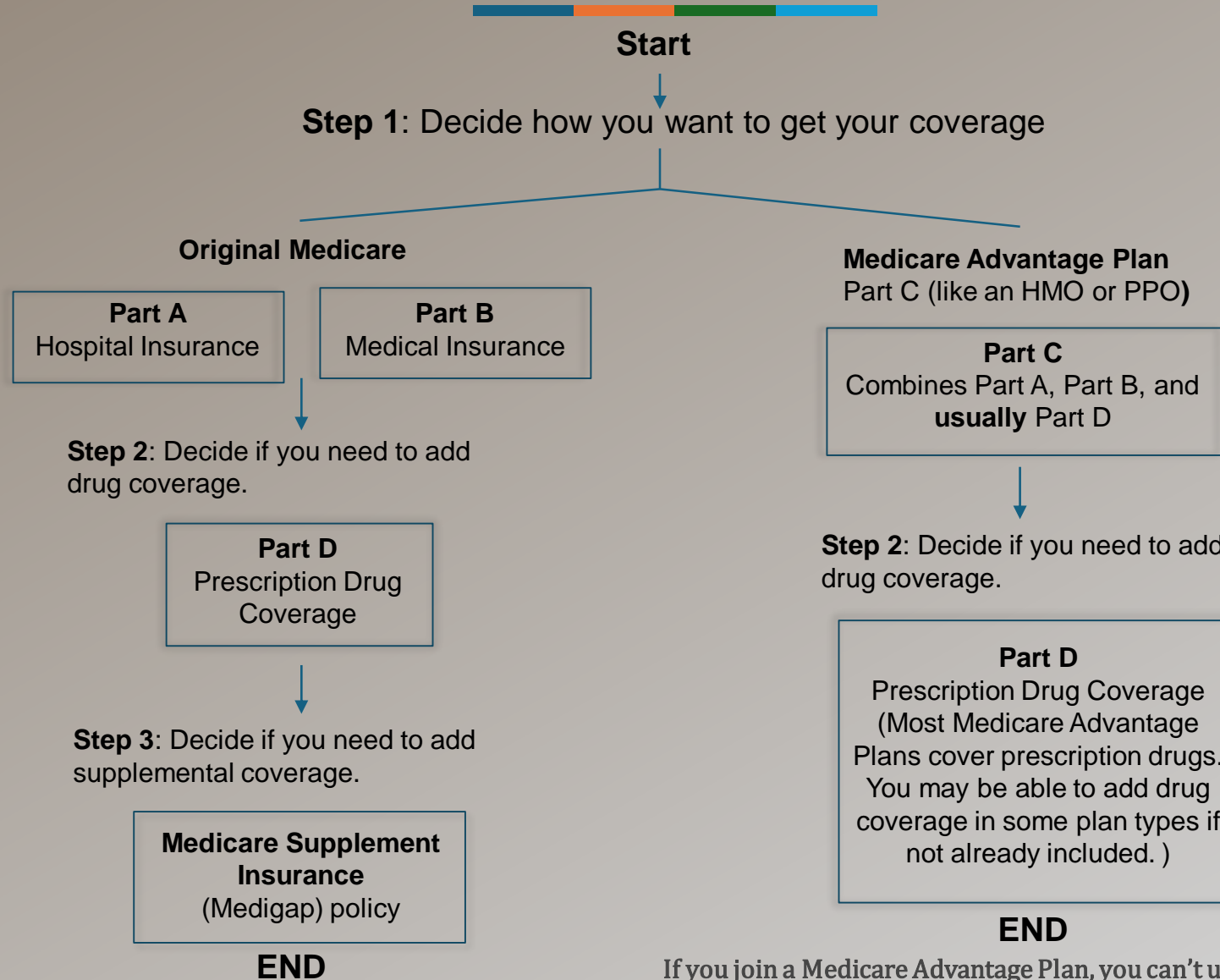
Generally,

- Those on Medicare can switch from one Advantage Plan to another, from original Medicare to an Advantage Plan, from an Advantage Plan back to original Medicare, and change a Part D Plan.
- These guaranteed changes apply to Medicare benefits – not private Medicare supplements.

Specifically,

- Part D marketplace still adapting to IRA-created OOP max, \$2000 in 2025 and \$2100 in 2026.
- Another IRA provision, first ten negotiated drug prices in effect.
- Medicare Advantage marketplace unusually tumultuous, fewer plans especially PPOs, fewer benefits, higher premiums, coinsurance, higher OOP maximums.

Medicare and You (excerpt): Original Medicare vs Advantage Plan



If you join a Medicare Advantage Plan, you can't use or be sold a Medicare Supplement Insurance (Medigap) policy.

Original Medicare vs. Advantage Pros

- Greater access to hospitals and doctors.
- Greater predictability of total costs.
- Fewer PA issues and less aggressive concurrent review.
- With supplement, less tumultuous supplement marketplace.
- Potential for lower premiums.
- Attractive additional benefits often available, especially during years of good financial performance.
- Often lower overall costs for those using few medical services in a given year.

Standardized Medicare Supplement Monthly Premiums As Of 10/01/2025

Zip Code:

County: New York

Search	Plan A	Plan B	Plan C	Plan D	Plan F	Plan HDF	Plan G	Plan HDG	Plan K	Plan L	Plan M	Plan N
Aetna Life Insurance	\$318.21	\$362.44			\$422.90		\$406.26					
Bankers Conseco	\$413.53	\$664.86			\$897.73	\$75.69	\$826.24	\$75.69	\$137.69	\$322.45	\$446.64	\$514.82
EmblemHealth Plan	\$213.79	\$303.93	\$355.60		\$636.35	\$74.00	\$362.40	\$67.69				\$264.00
Globe Life Insurance	\$267.00	\$358.00	\$397.00	\$391.00	\$453.00	\$109.00	\$366.00	\$72.00	\$139.00	\$248.00		\$359.00
Humana	\$348.00	\$392.90	\$528.79		\$539.53	\$118.44	\$647.27	\$111.19	\$226.75	\$323.93		\$458.83
Mutual of Omaha	\$351.72	\$512.25	\$512.82	\$539.03	\$516.15		\$511.36				\$526.10	
Transamerica Financial	\$276.61	\$333.52	\$432.10	\$397.06	\$434.61		\$364.62		\$199.01	\$295.41	\$363.76	\$342.06
United Healthcare (AARP Program)	\$209.00	\$303.00	\$415.50		\$394.00		\$326.75		\$106.75	\$216.25		\$262.25

Part D: Medicare Drug Plans

Why Run a Drug Review?

- To identify the plan that has:
 - All your drugs on the formulary (if possible),
 - With the fewest restrictions,
 - While not overpaying,
 - Through a reputable plan.

2026 Part D Standard Benefit Design



New York PDPs, 2025 vs. 2026

Plan Name	Benefit Type	2025 Rate	2026 Rate	\$ Amount Change	% Change
Silverscript Choice (Aetna)	Actuarially Equivalent	\$ 66.00	\$ 116.00	\$ 50.00	76%
Cigna Healthcare Saver	Enhanced Alternative	\$ 41.60	Discontinued	N/A	N/A
Cigna/HealthSpring Assurance	Actuarially Equivalent	\$ 48.90	\$ 35.70	\$ (13.20)	-27%
Cigna/HealthSpring Extra	Enhanced Alternative	\$ 146.60	\$ 91.60	\$ (55.00)	-38%
Humana Value RX	Enhanced Alternative	\$ 108.90	\$ 158.90	\$ 50.00	46%
Humana Basic RX	Actuarially Equivalent	\$ 120.60	\$ 140.90	\$ 20.30	17%
Humana Premier	Enhanced Alternative	\$ 170.40	\$ 173.60	\$ 3.20	2%
AARP Medicare Rx Preferred	Enhanced Alternative	\$ 113.70	\$ 163.70	\$ 50.00	44%
AARP Medicare Rx Saver	Actuarially Equivalent	\$ 128.10	\$ 105.80	\$ (22.30)	-17%
Wellcare Value Script	Enhanced Alternative	\$ 38.70	\$ 42.40	\$ 3.70	10%
Wellcare Classic	Actuarially Equivalent	\$ 55.30	\$ 45.70	\$ (9.60)	-17%
Wellcare Value Plus	Enhanced Alternative	\$ 126.80	Discontinued	N/A	N/A

Run Your Drug Review

- Login to your Medicare.gov account.
- Have your list of medications ready. Do not include Part B medications (vaccines, supplements, diabetic supplies, medications infused by a medical professional).
- Review the detailed table of medication coverage in your top plans to understand any prior authorization or step therapy requirements.
- Understand cost share differences between in-network, preferred, and mail order pharmacies.

HealthSpring Assurance Rx (PDP)

\$35.70

Monthly premium

Wellcare Value Script (PDP)

\$42.40

Monthly premium

AARP Medicare Rx Preferred from UHC (PDP)

\$163.70

Monthly premium

Overview

Enroll

Plan Details

Enroll

Plan Details

Enroll

Plan Details

Star rating



Total monthly premium

\$35.70

\$42.40

\$163.70

Yearly drug deductible

\$615.00

\$615.00

\$130.00

Feedback

Drug coverage & costs

Drugs covered/Not covered

4 of 4
Prescription drugs covered

4 of 4
Prescription drugs covered

4 of 4
Prescription drugs covered

Total drug + premium cost (for 2026)

CVS PHARMACY #11355
 In-network
\$2,528.40

CVS PHARMACY #11355
 Preferred
\$2,601.99

CVS PHARMACY #11355
 In-network
\$3,147.42

Plan Type:

Actuarially Equivalent

Enhanced Alternative

Enhanced Alternative

OTHER DRUG INFORMATION

	Tier	Prior authorization	Quantity limits	Step therapy
Aimovig 70mg/ml solution auto injector	Tier 3	Yes	<u>Yes</u>	—
Atenolol 25mg tablet	Tier 1	—	—	—
Rosuvastatin calcium 20mg tablet	Tier 1	—	<u>Yes</u>	—
Sumatriptan 100mg tablet	Tier 2	—	<u>Yes</u>	—

Star Ratings: Do They Matter?

- There are no 4 star and up Drug Plans in New York.
- The highest rated plans are with Wellcare at 3.5 stars.
- We have not experienced any real difference in plan quality between plans that have 2 or 3 stars.
- 1 star plans should be avoided and generally are sanctioned. There are no 1 star plans available in New York.

Are You Moving to a New Plan?

- You can enroll in your drug plan through Medicare.gov or on the carrier's site.
- If you want to enroll in autopay for premiums, use the carrier's site for enrollment. If you prefer to receive an invoice for premiums, enroll on medicare.gov. You can elect to have premiums deducted from your Social Security payment, but we recommend paying your premium directly to the PDP Plan.
- Track your enrollment on your medicare.gov site.
- If a medication requires prior approval, ask your physician to request this after the first of the year. You are entitled to one transition fill while you wait for the approval to go through.
- From January 1 on, bring your new card to your pharmacy or provide the information to your mail order pharmacy.
- You do not need to contact the old plan to terminate.

Medicare Advantage

Advantage Plan Basics

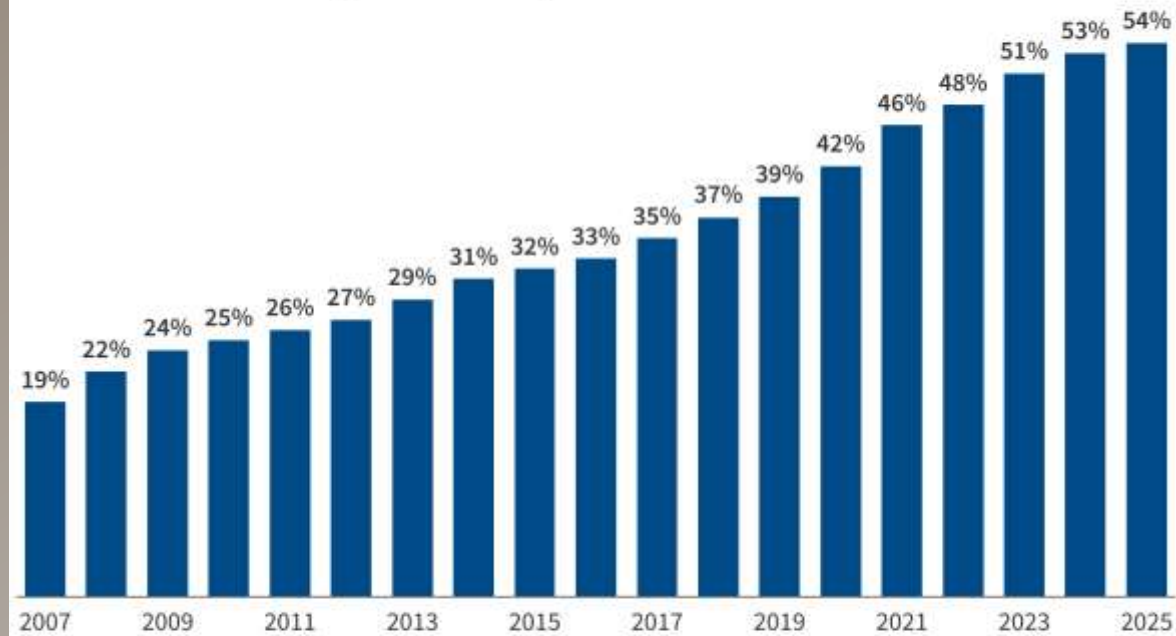
- Managed care plans with a provider network and managed care rules.
- Various products: HMO, PPO, POS and Special Needs Plans.
- HMOs only cover in-network services. Understand if your network is regional or national. If regional, services outside that area may only be covered in urgent or emergent situations.

Medicare Advantage 2026 Landscape

- 7 out of 10 Medicare beneficiaries don't compare plan options, according to a 2024 study by health policy and research firm Kaiser Family Foundation.
- In NYC, 35 plans are being offered in 2026, down from 40 in 2025 and 47 in 2024. Most plans being eliminated are PPOs.

Figure 1.

Total Medicare Advantage Enrollment, 2007-2025



Note: Enrollment data are from March of each year. Includes Medicare Advantage plans: HMOs, PPOs (local and regional), PFFS, and MSAs. About 62.8 million people are enrolled in Medicare Parts A and B in 2025.

Source: KFF analysis of CMS Medicare Advantage Enrollment Files, 2010-2025; Medicare Chronic Conditions (CCW) Data Warehouse from 5 percent of beneficiaries, 2010-2016; CCW data from 20 percent of beneficiaries, 2017-2020; CCW data from 100 percent of beneficiaries, 2021-2023, and Medicare Enrollment Dashboard 2024-2025.

KFF

- In recent years, Medicare Advantage enrollment has grown significantly.
- The future remains unclear. Kaiser Family Foundation projects an increase in enrollment while CMS projects a decrease in enrollment over the next 5 years.

New York, NY

AARP Medicare Advantage from UHC NY-0012 (PPO)

\$0.00
Medicare Advantage and drug monthly premium

Humana Gold Plus H3533-035 (HMO)

\$22.00
Medicare Advantage and drug monthly premium

Aetna Medicare Enhanced (PPO)

\$124.00
Medicare Advantage and drug monthly premium

Overview

Star rating	★★★★☆	★★★★☆	★★★★☆
Health deductible	\$1,250 Annual deductible	\$0.00	\$0.00
Drug plan deductible	\$600.00	\$615.00	\$615.00
Maximum you pay for health services	\$13,900 In and Out-of-network \$8,900 In-network	\$9,250 In-network	\$13,900 In and Out-of-network \$9,250 In-network
Health premium	\$0.00	\$0.50	\$3.30
Drug premium	\$0.00	\$21.50	\$120.70
Standard Part B premium What's the standard Part B premium?	\$185.00 ^[1]	\$185.00 ^[1]	\$185.00 ^[1]

Your plan details for 10021 New York County

AARP Medicare Advantage from UHC NY-0012 (PPO)

Discover the benefits

Monthly premium

\$0

Out-of-pocket maximum

\$8,900

Annual medical deductible

\$1,250

combined in and out-of-network

Primary care provider (PCP)

Tier 1:

\$0 copay

Tier 2:

\$40 copay

In-network

50% of the cost

Out-of-network

In-network

\$13,900

combined in and out-of-network

Care while traveling

Covered with the UnitedHealthcare Medicare National Network

Estimated annual drug cost

Doctor visits

✓ NYU Langone Hospitals Tisch General Hospital
207 E 84th St, New York, NY, 10028 , 646-754-3300

✗ Mount Sinai Hospital General Hospital
625 Madison Ave, New York, NY, 10022 , 212-241-9955

✗ Hospital For Special Surgery General Hospital
535 E 70th St, New York, NY, 10021 , 212-606-1000

✓ Lenox Hill Hospital General Hospital
210 E 64th St, New York, NY, 10065 , 212-434-3365

Takeaways from Medicare Advantage Review

- Plans are changing in 2026. Far fewer PPO plans are being offered. If you are enrolled in a Medicare Advantage plan, pay close attention to benefit changes each year as you may need to make an active decision to ensure coverage is in place.
- Review your benefits through the medicare.gov tool but also confirm network status for specific providers with the carrier and the provider.
- If you decide to drop your Advantage plan, you can always enroll in a Part D Drug Plan. But keep in mind, the vast majority of states (but not New York) allow medical underwriting if you apply for a supplement outside of a guaranteed issue period.

If you must change or do change coverage

- Consider your priorities.
- Know the options in your state: not all decisions can be undone.
- Track enrollments and intervene if necessary.
- Keep an eye out for new ID cards.
- Pay premiums timely, preferably with auto debit or credit card.

Thank you for joining us!

Upcoming programs:

- Thursday, October 30th | 6-8:00pm

The Missing Pages: New Book by Alyson Richman, Conversation & Reception

- Thursday, November 13th | 5:30pm

Tour of Carole Feuerman Art Studio

- Tuesday, November 18th | 6:00pm

Panel and Screening of *Audrey's Children*

- Thursday, December 18th | 7:00pm

Liberation: Limited Broadway Engagement



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