

2026 Medicare Overview Flyer

A quick, client-friendly overview for Medicare conversations.

Medicare Part A Hospital insurance: inpatient hospital care, skilled nursing facility care, hospice, and some home health care.	Medicare Part B Medical insurance: doctor services, outpatient care, durable medical equipment, home health care, and many preventive services.
Medicare Advantage (Part C) A Medicare-approved private plan alternative to Original Medicare. You must have Part A and Part B and live in the plan service area.	Prescription Drug Coverage (Part D) Helps cover prescription drug costs. For 2026, yearly out-of-pocket costs for Part D-covered drugs are capped at \$2,100.

Key 2026 Cost Snapshot

Item	2026 Amount
Part A inpatient hospital deductible	\$1,736 per benefit period
Part B standard monthly premium	\$202.90
Part B annual deductible	\$283
Part D out-of-pocket cap	\$2,100 for covered Part D drugs

Important Enrollment Windows

Initial Enrollment Period Generally a 7-month window around the month you turn 65.
General Enrollment Period January 1-March 31 each year for eligible people who missed initial enrollment and do not qualify for a Special Enrollment Period.
Open Enrollment October 15-December 7 each year to join, switch, or drop Medicare Advantage or drug coverage for the next year.
Medicare Advantage Open Enrollment January 1-March 31 for people already in a Medicare Advantage Plan; one change is allowed.

What to Bring to a Medicare Review

☐ Medicare card or Social Security/Medicare eligibility information	☐ Prescription drug list with dosage and pharmacy
☐ Doctors, specialists, hospitals, and preferred pharmacies	☐ Current plan cards, employer/retiree coverage details, and Medicaid/VA/TRICARE information if applicable

Educational resource only. Not connected with or endorsed by the U.S. government or the federal Medicare program. Benefits, costs, networks, formularies, and enrollment rules may change. Always review official Medicare.gov materials and plan documents before enrolling.