

Southern Maine
AGENCY
On **AGING**
EMPOWERING OLDER ADULTS
AND THEIR CAREGIVERS

Welcome to Medicare 2026



SMAA Programs & Services



Southern Maine Agency on Aging has offices in Portland, Biddeford, and Sanford/Springvale.
Our services are supported by over 400 volunteers!

Community Resources

- Information and Resources: helping to navigate program eligibility and resources
- Options Counseling: long term planning for services to support aging in place

Nutrition

- Meals on Wheels: Providing home-bound adults with nutritious meals
- Community Cafes: Providing socialization and nutritious meals
- As You Like It: Discounted dining out vouchers
- Simply Delivered: purchased meals delivered to your home

Physical, Social, & Financial Wellness

- Agewell: A Matter of Balance, Tai Chi, Virtual Wellness Classes
- Phone Pals: weekly phone calls for social connection
- Medicare Counseling
- Money Minders: help with bill paying skills
- Respite Care Companions: friendly home visiting program

Adult Day Programs: Portland, Biddeford, & Springvale

- Socialization and enrichment for older adults with dementia
- Respite for their caregivers

Family Caregiver Support

- Education and guidance for caregivers
- Workshops and support groups



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Medicare Basics



Medicare Myths



- Medicare is free (it's not!)
- Medicare coverage everything (it doesn't!)
- Medicare covers prescription drugs (not automatically!)

Two Ways to Get Medicare



Original Medicare (Traditional Medicare)

Part A - Hospital

Part B – Doctor Visits & Services

Optional Add-ons:

Part D – Drug Coverage

Medicare Supplement / Medigap –
to pay for your share of Medicare costs

- Run by the federal government
- No networks, pre-approvals, or PCPs required
- Most doctors accept Medicare nationwide
- No cap on out-of-pocket costs, but you can purchase a Supplement to cover them

- OR -

Medicare Advantage (Part C / Medicare Replacement)

Part A - Hospital

Part B – Doctor Visits & Services

Included with most plans:

Part D – Drug Coverage

Extra Benefits such as dental, hearing, and vision.
Varies greatly by plan.

- Run by private insurance companies
- Pre-approvals, referrals, and PCPs often required
- Smaller, more local network of doctors
- Has a cap on out-of-pocket costs
- Cannot be combined with Medicare Supplement

Insurance terms



Premium

A flat rate you pay each month in order to have the plan. Sometimes the premium is \$0!

Deductible

The amount you must pay before your plan starts to cover you. There might be a separate deductible for health coverage and drug coverage. In 2026, your annual drug deductible can't be higher than \$615.

Coinsurance

A fee you pay when you receive care. It is a percentage of the total cost. The amount you pay varies by plan and service.

Copay

A flat fee you pay when you receive care. The amount you pay varies by plan and service.



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Original Medicare



Original
Medicare

Medicare Part A (Hospital Insurance)



Part A covers inpatient hospital care, skilled nursing facility care, hospice care, and home health care.

Premium – flat rate paid
monthly

- **\$0 for most beneficiaries** who have worked in the US for at least 10 years. If you worked fewer than 40 quarters (10 years) in the US in your lifetime, you may need to pay a premium.

Deductible – amount you pay
before the plan pays

- **\$1736** each benefit period. A **benefit period** starts when you begin receiving care in a hospital or skilled nursing facility and ends once you have been home for 60 days.

Co-pays – amount you pay
after the deductible

- A flat rate you pay for each day you spent in a skilled nursing facility or hospital. The number of days resets each benefit period.

Hospital Co-Pays

Days 1-60: \$0 after deductible

Days 61-90: \$434/day

Days 91-150: \$868/day

After day 150: You pay all costs.

Skilled Nursing Facility Co-Pays

Days 1-20: \$0 after deductible

Days 21-100: \$217/day

Days 101+: You pay all costs.

Original
Medicare

Medicare Part B (Hospital Insurance)



Part B covers doctors services, outpatient care, preventative and diagnostic tests, and durable medical equipment.

Premium – flat rate paid
monthly

- **\$202.90** for most beneficiaries. You'll pay more if your income is above 109,000 (single) or 218,000 (married). You could pay \$0 if your income is below \$3261 (single) or \$4407 (married).

Deductible – amount you pay
before the plan pays

- **\$283** each year.

Co-insurance – percentage
you pay after the deductible

- **20%** for most services
- **\$0** for preventative services

FREE Covered Preventive Services

- Bone mass measurement
- Colorectal & prostate cancer screening
- Diabetes services and some supplies
- Glaucoma testing
- Screening mammogram
- Pap test/pelvic exam/clinical breast exam
- Vaccinations (including Flu shots)
- Tobacco cessation services
- Cardiovascular screening
- Medicare annual wellness exam



Medicare Part D



Medicare Part D (Hospital Insurance)



A Part D Prescription Drug Plan (PDP) is a standalone plan that covers your prescriptions. It can be added to Original Medicare. Penalties may apply if you do not have Prescription Drug Coverage.

Premium – flat rate paid monthly

- Varies by plan. \$0 - \$150.20 in 2026.

Deductible – amount you pay before the plan pays

- Varies by plan, up to \$615
- Sometimes only applies to expensive drugs

Co-pays – amount you pay after the deductible

- Varies by plan and drug.

Maximum Out of Pocket: \$2100 in 2026 for prescriptions covered by your plan. This includes your deductible and co-pays. It does not include money you spent on your premium or non-covered drugs.



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Part D – Medicare Prescription Payment Plan (MPPP)



You can spread your prescription costs out evenly throughout the year. This program is optional.

- Does not reduce your total cost.
- Can be helpful for people who will meet their \$2100 out of pocket maximum early in the year.
- Contact your Prescription Drug Plan or Medicare Advantage Plan to enroll in the program.

What is IRMAA?



In 2026, people with incomes above \$109,000 (single) or \$218,000 (married) may pay more for their Part B and Part D premiums.

- Based on your income from 2 years ago
- You'll get a letter from Social Security if you have to pay IRMAA.
- You can request to lower IRMAA if you have had a life changing event that reduced your household income. Visit ssa.gov/medicare/lower-irmaa for more information.

2026 Original Medicare Costs Overview



	2026 Amount	Notes
Part A monthly premium	\$0 for most	You may pay more if you have fewer than 40 work quarters in the USA.
Part A deductible	\$1736	Paid each benefit period
Part A Hospital Copays	Days 1-60: \$0 after deductible Days 61-90: \$434/day Days 91-150: \$868/day After day 150: You pay all costs	Days 1-90 reset each benefit period. Days 91-150 are only covered for a total of 60 days in your lifetime.
Part A Skilled Nursing Facility Copays	Days 1-20: \$0 after deductible Days 21-100: \$217/day Days 101+: You pay all costs.	
Part B monthly premium	\$202.90	You may pay more if you have a high income and are subject to IRMAA.
Part B deductible	\$283	Paid once/year
Part D max out of pocket	\$2100	You will not spend more than this in a year for drugs that are <u>covered</u> by your plan. You may spend more on the premium or non-covered drugs.

Medigap / Supplemental Insurance



Medicare Supplement (Medigap) Insurance



Medicare Supplements are extra insurance you can buy from a private insurance company to help pay your share of out-of-pocket costs in Original Medicare.

- All Medigap policies are standardized.
- **Price is the only difference** between plans with the same letter that are sold by different insurance companies.
- You can apply at any time. However, if you do not have guaranteed issue, a plan can deny you or set restrictions on coverage for pre-existing conditions.
- **All** Medicare Supplements cover these Basic Benefits:
 - Part A coinsurance for hospital stays
 - Part B coinsurance
 - Coinsurance for hospice care
- **Some** Medicare Supplements also cover:
 - Part A deductible
 - Part A coinsurance for skilled nursing facilities
 - 80% of emergency care received in a foreign country
 - Part B Excess charges





Medigap / Supplement Plans & Coverage

	PLAN A	PLAN B	PLAN D	PLAN G	PLAN K*	PLAN L*	Plan M	Plan N	PLAN C	PLAN F
2025 Benefit Values	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	50% Basic Benefits except 100% Part A Co-insurance	75% Basic Benefits except 100% Part A Co-insurance	Basic Benefits	Basic, except up to \$20 office copay and up to \$50 ER copay	Basic Benefits	Basic Benefits
\$209.50/day, Days 21-100			Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	50% Skilled Nursing Co-insurance	75% Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance
\$1,676		Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
\$257									Part B Deductible	Part B Deductible
Varies				Part B Excess (100%)						Part B Excess (100%)
Varies			Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
					Out-of-pocket limit \$7,220; paid at 100% after limit reached	Out-of-pocket limit \$3,610; paid at 100% after limit reached				

Plans C & F are only available to those new to Medicare before 1/1/2020.

High Deductible Plan F and Plan G are also available with a calendar year deductible of \$2,950 for 2026.

Find this chart and more [here](#).

Guaranteed Issue for Medigap/Supplement Plans



Guaranteed Issue is when a Medicare Supplement Plan must insure you and give you the plan that you choose. When you have Guaranteed Issue, you cannot be refused coverage even if you have a medical condition.

When do I have Guaranteed Issue?	
During your supplement Open Enrollment Period	For the first 180 days after you first join Medicare
If you lose certain types of insurance coverage like employer coverage, Marketplace coverage, QMB, or your Medicare Advantage plan is involuntarily terminated or discontinued	For 60 days after losing the coverage
You want to join Supplement Plan A	Insurers must offer at least 1 month/year when anyone can join Supplement Plan A.
You want the same plan or a plan with lesser benefits from a different insurance company	You can switch any time.
You are in a Medicare Advantage Trial Period	If you switch to Original Medicare between October-March, you can get guaranteed issue for a Supplement if it has been less than 36 months since you first joined Medicare Advantage.

Even if you don't have guaranteed issue, you can ask an insurance company to sell you a Supplement at any time. It is up to them whether to sell you the policy.

Medicare Advantage Plans



Medicare Advantage Plans (MA)

Managed Care Plans administered by private insurance companies.



What's Included in Medicare Advantage Plans

All Medicare Advantage plans cover the same services as Original Medicare, but the cost is set by the insurance company.

Extra Benefits: many Medicare Advantage plans offer dental, vision, and hearing benefits as well as reimbursement for gym memberships, healthy food, or over the counter drugs.

Premium – flat rate paid monthly

- Varies by plan. \$0 - \$109 in 2026.

Deductible – amount you pay before the plan pays

- Varies by plan.
- You might have separate deductibles for healthcare and prescriptions.

Co-pays & Coinsurance – amount you pay after the deductible

- Varies by plan, service, network status, and drug.
- All plans have an annual Maximum Out of Pocket which varies by plan.

Medicare Advantage is Managed Care & often requires:

- Primary Care Physician
- Prior authorizations and referrals
- In-Network providers are cheaper or sometimes required.

Enrolling in Medicare



How & when to sign up for Medicare



Most people enroll in Medicare when they turn 65 or when they stop working.

Automatically Enrolled

Who:

- Age 65 and already collecting Social Security Benefits

When:

- Starts the first day of your 65th birth month

Who:

- Under 65 and receiving SSDI

When:

- Starts on the 24th month of SSDI or earlier if you have ALS or End Stage Renal Disease (dialysis)

Need to Sign Up

Who:

- Not yet collecting Social Security Benefits when you turn 65

How:

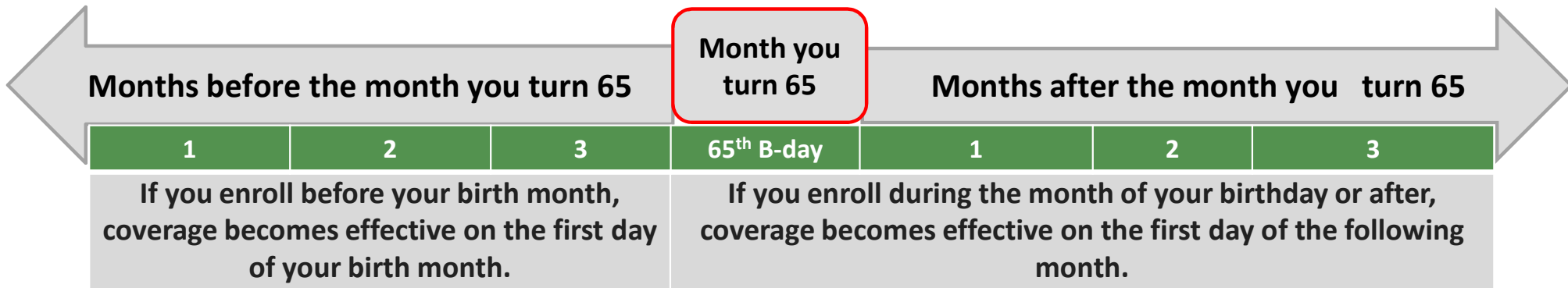
- Contact the Social Security Administration online or by phone.

When:

- You can sign up any time between three months before you turn 65 until 3 months after you turn 65. This is your **Initial Enrollment Period**.
- You can delay enrollment in Medicare if you have health insurance based on your or your spouse's active employment. The employer must have more than 20 employees.
- Starts the first day of the month after you sign up



Medicare Initial Enrollment Period (IEP) 7 month period:



Note: If your birthday is on the 1st of the month, your Medicare coverage starts the 1st of the month before your birthday and your initial enrollment period starts and ends 1 month earlier than shown above.

If you don't have other creditable health insurance coverage, you must enroll during this timeframe to avoid late enrollment penalties.

- ➡ Tell the Social Security Administration whether you want Part A, Part B, or both. You will then be enrolled into Original Medicare Part A and/or B.
- ➡ Next, choose whether you want to add Part D or Part C (Medicare Advantage). You must have Part A and B to join Part C.



Delaying Medicare Enrollment



You can delay Medicare Enrollment if you have creditable coverage for Part B and Part D. Creditable coverage includes:

- Group health insurance coverage based on your or your spouse's active employment and the employer has more than 20 employees.

You must enroll in Medicare during your Initial Enrollment Period to avoid late enrollment penalties if you have:

- No other health insurance
- Insurance through the Marketplace/ACA/ObamaCare
- MaineCare/Medicaid
- COBRA
- You are turning 65 and have employer insurance but there are 20 or fewer employees
- Or you are on SSDI and have employer insurance but there are 100 or fewer employees



Medicare and Health Savings Account (HSA) Contributions



- You cannot make contributions to an HSA while on Medicare
- To avoid a tax penalty, you should make your last HSA contribution the month before your Part A coverage begins
 - Premium-free Part A coverage will be retroactive 6 months from when you sign up for Part A or apply for benefits, but no earlier than the first month you're eligible for Medicare. Make sure to take this into account when planning HSA contributions.
 - Example 1: You are 68 and plan to retire and join Medicare in October. This means Part A will actually start 6 months earlier, in February. Your last HSA contribution should be in January.
 - Example 2: You turned 65 in April. You join Medicare in June. Part A will be retroactive to April since Medicare could not start any earlier than April.

Other Key Enrollment Periods

Important Dates to Remember



General Enrollment	Open Enrollment	Medicare Advantage Open Enrollment Period	Low income enrollment period	Special Enrollment Periods
Jan 1 – March 31	Oct 15 – Dec 7	Jan 1 – March 31	All year	Varies
An annual opportunity to join Medicare if you didn't enroll on time. Late enrollment penalties may apply.	An annual period when everyone on Medicare can make changes to their coverage.	An annual period when Medicare Advantage plan enrollees can: <ul style="list-style-type: none">• Switch to another MA plan• Return to Original Medicare and add a Prescription Drug Plan	People who receive financial assistance for Medicare can do the following at any time: <ul style="list-style-type: none">• Switch to Original Medicare• Change their Prescription Drug Plan	You can enroll in or change Medicare after a life changing event like losing other health insurance or moving.

Programs that help with Medicare costs



Medicare Savings Program (MSP)



Medicare Savings Programs (MSP) help people who meet income guidelines pay for some or all of their Medicare costs.

2025 Monthly Income Limits		
	QMB	QI
	185% FPL	250% FPL
Single	\$2,413	\$3,261
Couple	\$3,261	\$4,407

Medicare Savings Program (MSP) Coverage Levels		
X indicates Medicare cost may be lowered at QMB or QI level	QMB	QI
Medicare Part A Premium	X	
Medicare Part A Deductible	X	
Medicare Part A Co-Insurance	X	
Medicare Part B Premium	X	X
Medicare Part B Deductible	X	
Medicare Part B Co-Pay	X	
Medicare Part B Co-Insurance	X	
The Extra Help Program (Medicare Part D Assistance)*		
Medicare Part D Premium	X	X
Medicare Part D Deductible	X	X
Medicare Part D Donut Hole	X	X
Medicare Part D Co-Pay	X	X
Maine RX	X	X

Contact Southern Maine Agency on Aging to see if you qualify and for help signing up: (207) 396-6524



SMAA's Medicare Program can assist with:



- Welcome to Medicare Seminars
- Preventing Medicare Fraud and Abuse Presentation
- 1:1 Medicare Counseling either in-person or remote
- Assistance applying to the Medicare Savings Program
- General Medicare Questions
- QMB Improper Billing
- Appeals

Helpful Contact Information



Office	Phone	Reason to Contact
Southern Maine Agency on Aging Medicare Counseling Program	207-396-6524 smaaa.org	<ul style="list-style-type: none">• Welcome to Medicare Seminars• 1:1 Medicare Counseling• Applying to the Medicare Savings Program• General Medicare Questions• Appeals
Medicare	1-800-Medicare / 1-800-633-4227	<ul style="list-style-type: none">• General Medicare question• Original Medicare Appeals• Fraudulent claims or activity
Social Security Administration	National: 1-800-772-1213 Portland: 877-319-3076 Saco: 877-253-4715 SSA.gov	<ul style="list-style-type: none">• Enrolling in Medicare• Medicare eligibility questions
Maine DHHS – Department of Health & Human Services	1-855-797-4357	<ul style="list-style-type: none">• Processes Medicare Savings Program and MaineCare applications• Eligibility questions or appeals
Legal Services for Maine Elders	1-877-774-7772	<ul style="list-style-type: none">• Help finding coverage and affording prescriptions for low income beneficiaries

Thank you!



Southern Maine Agency on Aging offers Medicare Counseling and presentations like these for free.

Donations are always welcome. Ways to donate:

Visit smaaa.org/donate

Make a gift over the phone: 207.396.6500

Or send a check to:

Southern Maine Agency on Aging – Development Office
30 Barra Road
Biddeford, ME 04005

