

What's New for Medicare in 2026?

Part A: Hospital insurance



Part A premium	If you've worked and paid Medicare tax: 10 years or more \$0 per month 7.5 to 10 years \$311 per month fewer than 7.5 years \$565 per month
Part A hospital deductible	\$1,736 each benefit period
Part A hospital coinsurance	\$0 for the first 60 days of inpatient care each benefit period \$434 per day for days 61-90 each benefit period \$868 per lifetime reserve day after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used once. They're not renewable.)
Skilled nursing facility insurance	\$0 for the first 20 days of inpatient care each benefit period \$217 per day for days 21-100 each benefit period

Part B: Medical insurance



Part B premium (For individuals with incomes below \$109,000 or couples with incomes below \$218,000)	\$202.90 is the standard premium
Part B deductible	\$283 per year
Part B coinsurance	20% for most services Part B covers

Part D: Prescription drug coverage



Part D base premium	\$38.99 per month
Part D maximum deductible	\$615 per year
Catastrophic coverage You will owe \$0 on covered drugs after reaching this cap.	\$2,100

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Telehealth coverage

During and after the COVID-19 Public Health Emergency, telehealth coverage was temporarily expanded to include more flexibility and allow more people to receive care from their homes. These flexibilities have been extended through December 31, 2027.



After December 31, 2027, telehealth services are:

- Covered for all beneficiaries in any geographic area, at home in addition to health care settings
- Sometimes delivered using audio only
 - For example, for behavioral/mental health care
- Provided by any health care professional that was eligible to bill Medicare

Medicare Advantage plans must cover all of the telehealth benefits included in Original Medicare, but they may also cover additional telehealth benefits. Contact your plan to learn more.

After December 31, 2027, most telehealth services will again be more limited unless Congress acts. For now, only some of the broader telehealth coverage has been made permanent.

If you have a Medicare Advantage plan,
contact your plan directly to learn about your 2026 costs.

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New, temporary Special Enrollment Period (SEP)

This SEP is for any beneficiary who relied on inaccurate provider directory information during the first year of implementing the Medicare Plan Finder provider directory. Medicare will grant you an SEP if you:

- Used the Medicare Plan Finder provider directory to select a Medicare Advantage plan
- Enrolled in that plan through Medicare Plan Finder
- And, within three months of the effective date of the plan, you realized that your preferred provider is not in the plan's network

“New” Medicare card fraud schemes



Do you know what isn't new this year? Your Medicare card.

Medicare beneficiaries are not receiving new cards this year, but scammers may try to convince you otherwise. For example, scammers may falsely tell you that Medicare is issuing new cards—perhaps a card that is plastic, or a card that has a chip in it. The scammers may tell you that for them to send your new card, you need to verify your identity. This is an attempt to get your personal or financial information.

Here are some red flags to look for:

- Unsolicited calls from anyone claiming to be from Medicare
- Anyone needing your personal information so that they can send you an updated Medicare card
- Anyone saying your card is expiring, and they need to send you a new one or you will be charged a fine
- Anyone stating Medicare is issuing new cards and you need to verify your number

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Who to contact for more information:

- Contact your State Health Insurance Assistance Program (SHIP) if you have questions about 2026 coverage or enrollment periods.
- Contact your local Senior Medicare Patrol (SMP) if you have experienced potential Medicare fraud, errors, or abuse.
- Contact your Medicare Advantage or Part D plan to ask about 2026 changes to your costs or coverage.
- Call 1-800-MEDICARE (1-800-633-4227) to request another copy of your 2026 Medicare & You handbook.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 800-247-4422	SMP toll-free: 800-247-4422
SHIP email: _idahoshiba@doi.idaho.gov	SMP email: _idahoshiba@doi.idaho.gov
SHIP website: _shiba.idaho.gov	SMP website: Medicare Fraud Prevention - Idaho
To find a SHIP in another state: Call 877-839-2675 (and say "Medicare" when prompted) or visit www.shiphelp.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org

SHIP Technical Assistance Center: 877-839-2675 | www.shiphelp.org | info@shiphelp.org
 SMP Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org
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