

# Your 2026 Medicare Enrollment Guide

Everything you need to know about Medicare enrollment,  
costs, and plan options — updated for 2026.

A free resource from EnrollMedicare.com

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# What's Inside

## 1 What Is Medicare?

The four parts explained

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## 2 Are You Eligible?

Age, disability, and special situations

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## 3 Enrollment Periods

When to sign up and penalties for missing it

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## 4 2026 Costs at a Glance

Premiums, deductibles, and IRMAA

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## 5 Original Medicare vs. Advantage

Comparing your two main paths

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## 6 Medigap Supplement Plans

Filling the gaps in Original Medicare

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## 7 Part D: Prescription Drugs

How drug coverage works

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## 8 Help for Lower Incomes

Extra Help and Medicare Savings Programs

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## 9 Your Enrollment Checklist

Step-by-step action plan

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## 10 Get Personalized Help

Talk to a licensed agent for free

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# 1. What Is Medicare?

Medicare is the federal health insurance program for people 65 and older, as well as certain younger people with disabilities. It covers hospital stays, doctor visits, prescription drugs, and more.

## The Four Parts of Medicare

Part	Name	What It Covers	How You Get It
A	Hospital Insurance	Inpatient hospital, skilled nursing, hospice, some home health	Automatic at 65 if you paid Medicare taxes 10+ years
B	Medical Insurance	Doctor visits, outpatient care, preventive services, equipment	Opt-in with monthly premium deducted from Social Security
C	Medicare Advantage	Bundles A + B; often adds drugs, dental, vision, hearing	Private plans approved by Medicare
D	Rx Drug Coverage	Outpatient prescription drugs	Private plans; standalone or bundled with Part C

### KEY TAKEAWAY

Parts A and B are Original Medicare (government-run). Parts C and D come from private insurers approved by Medicare. You choose one path: Original Medicare (often + Medigap + Part D) or Medicare Advantage (Part C).

## 2. Are You Eligible?

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Most people become eligible at **age 65**. Other paths:

- **Age 65+** — U.S. citizen or permanent resident for 5+ continuous years
- **Under 65 with disability** — receiving SSDI for 24 months
- **End-Stage Renal Disease** — needing dialysis or kidney transplant
- **ALS (Lou Gehrig's disease)** — eligible immediately upon SSDI approval

### Premium-Free Part A

You get Part A free if you or your spouse paid Medicare taxes for 40+ quarters (10 years). Otherwise you can buy it — up to \$518/month in 2026.

#### TURNING 65 SOON?

Your Initial Enrollment Period starts 3 months before your 65th birthday month and ends 3 months after — a 7-month window. Don't wait until the last minute.

## 3. Enrollment Periods & Deadlines

Medicare has specific enrollment windows. Missing them can mean coverage gaps and permanent penalties.

Period	When	Who It's For
<b>Initial Enrollment (IEP)</b>	7 months around your 65th birthday	Anyone newly eligible for Medicare
<b>Annual Enrollment (AEP)</b>	Oct 15 – Dec 7 each year	Change MA or Part D plans
<b>MA Open Enrollment</b>	Jan 1 – Mar 31 each year	Switch MA plans or return to Original
<b>General Enrollment</b>	Jan 1 – Mar 31 each year	Missed IEP; coverage starts July 1
<b>Special Enrollment (SEP)</b>	Varies by qualifying event	Moving, losing employer coverage, etc.

### LATE ENROLLMENT PENALTIES

**Part B:** 10% added to your premium for each 12-month period you were eligible but didn't enroll. Lasts as long as you have Part B.

**Part D:** 1% of the national base premium per month you went without creditable drug coverage. Also permanent.

## 4. 2026 Costs at a Glance

Standard 2026 costs — your actual costs may vary by income, location, and plan.

Cost	2026 Amount	Notes
Part A Premium	\$0 for most people	Free with 10+ years of Medicare taxes
Part A Deductible	\$1,676 / benefit period	Per hospital admission
Part B Premium	\$185.00/month (standard)	IRMAA surcharge for higher earners
Part B Deductible	\$257/year	Then you pay 20% of approved costs
Part D Premium	Varies by plan	Avg ~\$40-55/month by region
Part C Premium	Varies by plan	Many \$0 plans; still pay Part B
Medigap Premium	Varies by plan/age	Plan G avg \$150-250/month by state

### IRMAA: Income-Related Monthly Adjustment

If your modified adjusted gross income exceeds \$106,000 (single) or \$212,000 (married filing jointly) from two tax years ago, you'll pay higher Part B and D premiums.

#### MONEY-SAVING TIP

If your income dropped due to retirement, death of a spouse, divorce, or other life changes, file Form SSA-44 with Social Security to request an IRMAA reduction.

## 5. Original Medicare vs. Medicare Advantage

This is the biggest decision. Both have real pros and cons depending on your health, budget, doctors, and location.

Feature	Original Medicare (A + B)	Medicare Advantage (C)
Network	Any doctor accepting Medicare	HMO or PPO network (local)
Referrals	None needed	May need referrals (HMO)
Drug coverage	Add standalone Part D	Usually included
Dental/Vision	Not covered	Often included
Out-of-pocket max	No annual cap	Required cap (\$3K-\$8K typical)
Supplement	Can buy Medigap	Cannot use Medigap
Monthly cost	Part B + D + Medigap	Part B + plan (often \$0)
Best for	Max flexibility, travelers	Lower costs, bundled benefits

### WHICH SHOULD YOU CHOOSE?

No universal answer. Prefer low premiums and bundled benefits? Advantage may save money. Want any doctor nationwide with predictable costs? Original + Medigap may be better. A licensed agent can compare plans in your ZIP code for free.

## 6. Medigap (Supplement) Plans

Medigap plans help pay costs Original Medicare doesn't — copays, coinsurance, deductibles. They're standardized: Plan G from one company covers the same as Plan G from another. Only price and service differ.

### Most Popular: Plan G vs. Plan N

Feature	Plan G	Plan N
Part A hospital costs	Covered	Covered
Part B coinsurance	100%	100% (up to \$20 office copay)
Part B deductible	Not covered	Not covered
Part A deductible	Covered	Covered
Skilled nursing co-ins.	Covered	Covered
Part B excess charges	Covered	Not covered
Foreign travel emergency	80%	80%
Typical premium	\$150-250/month	\$100-175/month

#### MEDIGAP OPEN ENROLLMENT — DON'T MISS IT

Starts the month you turn 65 AND enroll in Part B. For 6 months, insurers cannot deny you or charge more for health conditions. After this window, you may face underwriting and could be denied. This is one of Medicare's most important deadlines.

## 7. Part D: Prescription Drugs

Part D covers outpatient drugs through private plans. Each has its own formulary, pharmacy network, and cost structure.

### How Part D Costs Work in 2026

Phase	What Happens	What You Pay
1. Deductible	You pay full price	Up to \$590
2. Initial Coverage	You and plan share costs	Copays vary by drug tier
3. Coverage Gap	\$2,000 annual OOP cap (new!)	No more than \$2,000/year total
4. Catastrophic	After hitting cap	\$0 rest of the year

#### THE \$2,000 CAP IS A BIG DEAL

Starting in 2025, there's a hard \$2,000 annual cap on Part D out-of-pocket costs. This protects people on expensive medications. Many plans let you spread payments monthly throughout the year.

## 8. Help for Lower Incomes

Programs that help pay Medicare premiums, deductibles, copays, and drug costs:

### Medicare Savings Programs (MSPs)

- **QMB:** Pays Part A & B premiums, deductibles, coinsurance, copays
- **SLMB:** Pays Part B premium
- **QI:** Pays Part B premium (limited funding — apply early)

### Extra Help (Low-Income Subsidy)

Helps pay Part D costs. Income limits for 2026: ~\$22,590 (single) or \$30,660 (married). Resource limits: \$17,220 (single) or \$34,360 (married).

#### HOW TO APPLY

Contact your state Medicaid office, call Social Security at 1-800-772-1213, or apply online at [socialsecurity.gov](http://socialsecurity.gov). Your local SHIP program can help for free.

## 9. Your Enrollment Checklist

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### 1 3-4 months before 65

Learn the basics. Decide between Original Medicare and Medicare Advantage.

### 2 3 months before birthday

IEP begins. Sign up for Parts A & B at ssa.gov. Check employer coverage rules.

### 3 During your IEP

Original: shop Medigap + Part D. Advantage: compare Part C plans in your ZIP.

### 4 Before IEP ends

Complete all enrollments. Don't let the 6-month Medigap window pass.

### 5 After enrollment

Verify Medicare card arrived. Set up Medicare.gov account. Confirm doctors accept your plan.

### 6 Every fall (Oct 15 – Dec 7)

Review your plan during AEP. Plans change yearly — compare and switch if better options exist.

## 10. Get Personalized Help

The right plan depends on your health, medications, doctors, budget, and location. A licensed agent can compare all options at no cost to you.

### Ready to explore your Medicare options?

Visit [EnrollMedicare.com](https://www.enrollmedicare.com) to find plans in your ZIP code or speak with a licensed Medicare agent for free.

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### Other Free Resources

- **Medicare.gov** — Official site with plan finder tools
- **1-800-MEDICARE (1-800-633-4227)** — 24/7 help
- **SHIP** — Free, unbiased local Medicare counseling
- **Social Security (ssa.gov)** — Enrollment and Extra Help

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