Maryland
INSURANCE ADMINISTRATION

CONSUMER ADVISORY

MEDICARE OPEN ENROLLMENT FOR 2026

MEDICARE OPEN ENROLLMENT IS HAPPENING NOW!

From October 15 through December 7, Medicare beneficiaries have the opportunity to review next year's Medicare Advantage and Part D prescription drug plan options. This is the time to compare plans, consider any upcoming changes, and choose the coverage that best fits your needs for the year ahead.

If you're enrolled in a Medicare Advantage plan for 2025, you should have received an Annual Notice of Change from your insurance company or HMO. This notice outlines any changes to your benefits for 2026 and lets you know if your current plan will no longer be available. If your Medicare Advantage plan will continue in 2026, some details could still change. It's important to review your plan every year – to make sure the monthly premium, copayments, and the doctor and hospital network in the plan still work for you.

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In Maryland, eight insurance companies or HMOs offer Medicare Advantage plans. Each year, companies make changes to the plans they offer. Examples of Medicare Advantage plan changes in 2026 include:

- **UnitedHealthcare (UHC)** no longer includes Johns Hopkins Medicine in their network for Medicare Advantage plans (this change began in August of 2025). UHC members who get care from a Johns Hopkins Medicine provider, hospital, or other facility will be paying higher out-of-pocket costs.

- **Alterwood Advantage**, **CareFirst**, and **Hopkins Health Advantage, Inc.** are offering all of the same Medicare Advantage plans in 2026. Cigna, CVS, Humana, Kaiser, and UnitedHealthcare are offering some but not all of the same plans in 2026.

- **Cigna**, **Humana**, and **Kaiser** each also added at least one new Medicare Advantage plan for 2026

- Most of these companies offer at least one $0 premium Medicare Advantage plan in 2026.

Certain Medicare Advantage Plans are changing their geographic service regions, while others will remain the same.

Alterwood, **Carefirst**, and **Cigna** continue to offer the same plans, in the same geographic regions in 2026.

Hopkins Health Advantage, Inc. continues to offer the same plans, with the Advantage MD Tribute HMO expanded to include the counties of Carroll, Somerset, Washington, Wicomico, and Worcester.

CVS will no longer be offering a Dual Eligible Special Needs Plan (D-SNP) in Maryland, and will continue to offer non-D-SNP plans in Frederick, Harford, and Montgomery Counties Humana has discontinued offering their HMO D-SNP plan, previously available in Anne Arundel, Baltimore, Harford and Howard Counties and Baltimore City.

Humana is introducing a new PPO, HumanaChoice, available in most Maryland counties.

Kaiser Permanente, while ending some plans and offering new plans in 2026, continues to have plans available in all parts of its 2025 service area.

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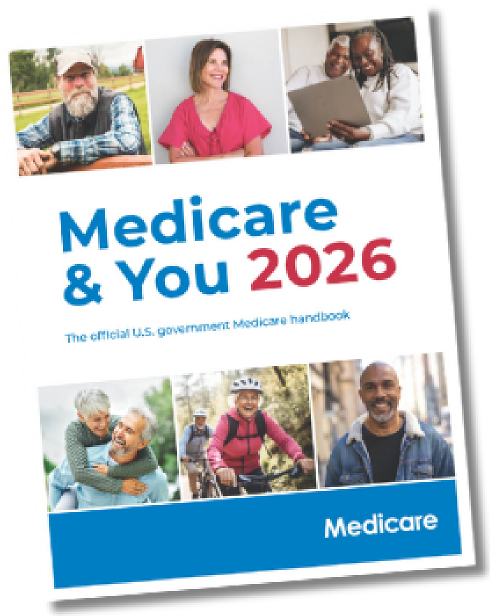
In 2026, UnitedHealthcare will discontinue its non-Dual Eligible Special Needs Plans and partial Dual Eligible Special Needs Plans (D-SNPs) in Maryland, affecting beneficiaries in most Maryland counties and Baltimore City. DSNP plans will continue to be offered in the same service areas, with the exceptions of the DSNP Qualified Medicare Beneficiary plan that is being discontinued in all counties except Baltimore, Carroll, Cecil, Harford, and Baltimore City. The UnitedHealthcare Erickson Medicare Advantage Plan will have no geographic changes in 2026.

Consider the following questions from the National Council on Aging [1] as you compare this year's Medicare Advantage options:

1. Are your favorite doctors, hospitals, and pharmacies in the Medicare Advantage plan's network?
2. Does the Medicare Advantage plan allow you to visit a non-network provider?
3. Are there prescription drugs you take regularly and does your Medicare Advantage plan cover them?
4. Do you enjoy being active and exercising? Would a fitness benefit interest you?
5. How much does the Medicare Advantage plan cost, and does it fit your budget? Consider all costs that you would have to pay, including premiums, deductibles, co-payments, and co-insurance.
6. Are there programs available to help you with Medicare out-of-pocket costs?
7. Would non-traditional benefits, such as transportation and food delivery services, be helpful to you?



[1] https://www.ncoa.org/article/a-7-point-checklist-for-choosing-a-medicare-advantage-plan/

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There are resources available during Open Enrollment to help you through the process. You can visit Medicare.gov to comparison shop on your own, or contact Maryland's State Health Insurance Assistance Program (SHIP) for free, personalized help with your Medicare options at (410) 767-1100.

For the direct phone number of your local SHIP office go to:
https://aging.maryland.gov/pages/state-health-insurance-program.aspx

SHIP
State Health Insurance Assistance Program

Navigating Medicare

If you have questions about this Consumer Advisory, please contact the Maryland Insurance Administration's Health Coverage Assistance Team (H-CAT) at hcat.mia@maryland.gov, 410-468-2442, or go: https://qrco.de/hcat

H-CAT
HEALTH COVERAGE ASSISTANCE TEAM

Navigating Health Insurance

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