

Help is here for your Medicare transition

Your plan is changing, but you don't have to choose a new plan alone. Use this guide to know what steps to take next and who to call to find a new Medicare plan that fits your needs.

Actions to take and important information:

- You now have the opportunity to switch to Original Medicare, or find a new similar, Medicare Advantage plan. Here are the differences:

Original Medicare

Managed by the federal government.

Covers doctor visits (Part B) and hospital stays (Part A).

Pay a monthly Part B premium, plus you must meet yearly deductibles before coverage kicks in.

Covers 80% of approved services—you pay the other 20%. No out-of-pocket maximum.

Medicare Advantage

All-in-one plan offered by private insurers approved by Medicare.

Includes all Part A and Part B benefits.

Most plans also include Part D prescription drug coverage, as well as extra benefits such as dental, vision, and hearing.

Peace of mind with a yearly cap on what you pay for health care.

- **If you do nothing before December 31**, you will automatically be enrolled in **Original Medicare** on January 1. But you can still choose a new Medicare Advantage plan until February 28.
- **If you choose Original Medicare**, you will need to enroll in a Part D prescription drug plan to go with Part A and Part B, by February 28 to avoid paying a late fee.
- **If you wish to find a new Medicare Advantage Plan**, contact SHIBA at 1-800-562-6900, call 1-800-MEDICARE, visit Medicare.gov, or speak with a licensed health plan sales broker who can help enroll you in a new plan. Find resources on the next page (back).
- **February 28, 2026**, is the last day to enroll within your Special Enrollment Period.

Free resources to help choose a new Medicare plan:

- **Call your State Health Insurance Benefits Advisors (SHIBA) at 1-800-562-6900**
Available 8 a.m. to 5 p.m., Monday through Friday. TTY: 360-586-0241
Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is free.
- **Call 1-800-MEDICARE (1-800-633-4227) or TTY: 1-877-486-2048**
Available 24 hours a day 7 days a week. Tell them you got a letter saying your plan isn't going to be offered next year and you want help to choose a new plan.
- **Online, visit Medicare.gov to compare plans**
Under the "Health & Drug Plans" tab, find tools that can help you search and compare available plans in your area, including drug coverage.
- **In-person, go to your Community Health Center (CHC) to talk to a navigator or broker**
CHC navigators can help you find an insurer that keeps your doctors in-network and connect you with a broker for help enrolling in a Medicare plan that fits your needs.

Apply for help paying for Medicare:

Medicare Savings Program: If you have limited income and resources, you may qualify for help paying your Medicare costs. The Medicare Savings Program helps pay for Medicare Part A and B costs, depending on eligibility.

Extra Help: Extra Help helps pay for Medicare prescription drug coverage (Part D). Some people may qualify for Extra Help automatically, and others will need to apply.

Apply for savings online through the Social Security office at **secure.ssa.gov/i1020/start**. You can also contact Medicare at 1-800-MEDICARE or SHIBA for help applying.

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