



Medicare News

Winter 2026

Trinidad Navarro, Insurance Commissioner

Breaking News!

Delaware Senate Bill (SB) 71 Medicare Supplement Birthday Rule

New Law Increases Access to Medicare Supplement Plans

Effective January 1, 2026, a new law from the Department of Insurance and Delaware General Assembly creates additional enrollment protections and opportunities for eligible Medicare beneficiaries.

For existing Medicare Supplement Policyholders, the law requires a new Special Enrollment Period where policyholders can change to a different Medicare Supplement (Medigap) plan with equal or lesser benefits, and carriers are required to approve the coverage without consideration of medical history. This period is specific to the individual, beginning 30 days before the individual's birthday, and remaining open for 30 days after their birthday. Carriers must notify policyholders of their right to utilize this opportunity.

For existing Medicare Advantage Policyholders, the new law better ensures that those enrolled in a Medicare Advantage (Part C) can cancel their coverage and return to Original Medicare with a Medigap plan during federally designated enrollment windows, currently October 15-December 7, and January 1-March 31. Because this coverage is very different from Medicare Advantage offerings, Medigap carriers can consider medical history and may apply waiting periods for pre-existing conditions.

Considering a change based on this new law? Call the Delaware Medicare Assistance Bureau 302-674-7364

Delaware Medicare Assistance Bureau "DMAB"

State Health Insurance Assistance program "SHIP"

1351 W. North Street, Suite 101

Dover, DE 19904

302-674-7364

Medicare Part A & Part B Costs (Beneficiary Responsibility)

Medicare Part A (Hospital Insurance)

Beneficiary pays:

- **Hospital Deductible:**
 - **\$1,736** per benefit period
- **Hospital Copayments (per benefit period):**
 - **Days 1–60:** \$0 per day
 - **Days 61–90:** \$434 per day
 - **Days 91–150 (Lifetime Reserve Days):** \$868 per day
- **Skilled Nursing Facility (SNF) Copayment:**
 - **\$217.00 per day** for days 21–100
- **Part A Premiums:**
 - **\$565 per month** for individuals with **fewer than 30 quarters** of Medicare-covered employment
 - **\$311 per month** for individuals with **30–39 quarters** of Medicare-covered employment
 - *(Most people qualify for premium-free Part A with 40 or more quarters.)*

Medicare Part B (Medical Insurance)

Beneficiary pays:

- **Part B Monthly Premium:**
 - **\$202.90 per month**, or higher depending on income (IRMAA)
- **Annual Part B Deductible:**
 - **\$283.00**
- **Coinsurance:**
 - After the deductible is met, beneficiaries typically pay 20% of the Medicare-approved amount for most:
 - Doctor services (including most services received while hospitalized as an inpatient)
 - Outpatient therapy
 - Durable Medical Equipment (DME)

Medicare Reminders

Medicare Advantage Open Enrollment Period

January 1 – March 31

This period applies only to individuals who are already enrolled in a Medicare Advantage (Part C) plan. During this time, you may make one change only. Any change will take effect on the first day of the month after the plan receives your request.

You *can*:

- Switch to another Medicare Advantage plan (with or without prescription drug coverage).
- Drop your Medicare Advantage plan and return to Original Medicare (Parts A & B).
 - If you do this, you may also enroll in a Medicare Part D prescription drug plan.

You *cannot*:

- Switch from Original Medicare to a Medicare Advantage plan.
- Enroll in a Medicare Part D prescription drug plan if you are in Original Medicare and were not already enrolled.
- Switch from one Medicare Part D prescription drug plan to another if you are in Original Medicare.

General Enrollment Period

January 1 – March 31

A person can sign up for Medicare Part A and/or Part B during this period each year if both of the following apply:

- They didn't sign up when they were first eligible, and
- They aren't eligible for a Special Enrollment Period (SEP).

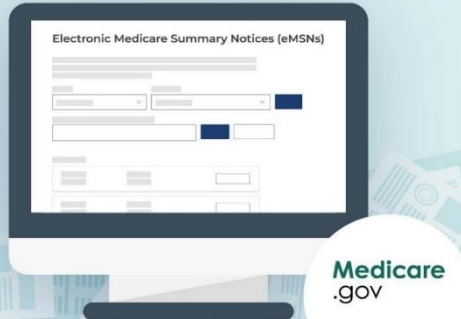
Coverage begins on the first day of the month after they apply.

Important:

They may have to pay:

- A higher premium for Part A due to late enrollment (if applicable), and/or
- A higher premium for Part B due to late enrollment.

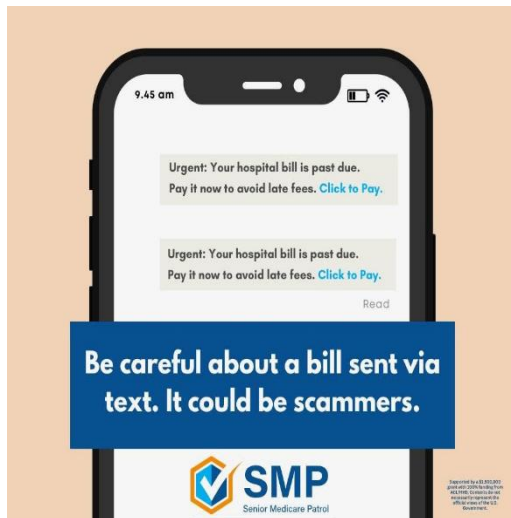
Sign up for electronic Medicare Summary Notices.



Tired of waiting for your Medicare claims statements?

Sign-up to get them electronically!

Getting your Medicare Summary notices (MSNs) electronically lets you track your official claims and costs sooner. Get started at www.medicare.gov/account.



Be careful when you get texts with links, especially ones that ask for payment. Stay safe and protect your finances:

❌ Never click links or call numbers from unexpected texts.

💡 Contact the company directly using the number on your bill or their official website.

🔒 Do not share personal or payment information through text.

📞 Report suspicious messages to your phone carrier or the Delaware Senior Medicare Patrol "SMP" at 1-800-223-9074.



Are you interested in helping others within your community with questions regarding Medicare?

The Delaware Medicare Assistance Bureau, DMAB, is looking for volunteers.

Free Medicare training for volunteers!
No experience necessary.

302-674-7364

DMAB@delaware.gov