



Delaware Medicare Assistance Bureau

Medicare Newsletter

Fall 2026

Trinidad Navarro, Insurance Commissioner

MEDICARE OPEN ENROLLMENT EVENTS

Department of Insurance (DOI) hosts
Medicare events by appointment only
October 20 - November 20

DOI Dover Office

10/20, 10/27, 11/2, 11/9, 11/17
1351 W North St, Suite 101, Dover, DE 19904
9:00am to 3:30pm

DOI Wilmington Office

10/21, 10/29, 11/4, 11/12, 11/18
503 Carr Road, Suite 303, Wilmington, DE 19809
9:30am to 3:00pm

DOI Georgetown Office

10/22, 10/29, 11/2, 11/12, 11/19
28 The Circle, Suite 1, Georgetown, DE 19947
9:30am to 3:00pm

This is your time to see if you can find lower premiums and extra benefits. Find out all your Medicare health plan choices for 2027 - including prescription drug plans and Medicare Advantage plans from private insurers. Plans change every year - maybe your healthcare needs have changed too.



Delaware Medicare Assistance Bureau (DMAB)

can answer all your questions
about Medicare Open Enrollment
and the new 2027 benefits.

Medicare Open Enrollment
Period begins **October 15, 2026** and
ends **December 7, 2026**.

Unable to attend,
call **302-674-7364**
for more information or visit
insurance.delaware.gov/dmab



Delaware Department of Insurance
Trinidad Navarro, Insurance Commissioner



SHIP
State Health Insurance
Assistance Program

Medicare Open Enrollment

October 15 – December 7, 2026

During Medicare Open Enrollment you can change your health or drug plan for the upcoming year. Even if you like your current coverage, review your options for 2027 to make sure you are still getting the best coverage and value.

Changes you can make during Open Enrollment include:

- Joining a new Medicare Advantage Plan
- Joining a new Part D prescription plan
- Switching from Original to Medicare Advantage plan
- Switching from Medicare Advantage to Original (with or without a Part D drug plan)

CONSIDERATIONS WHEN CHOOSING A NEW PLAN

Questions to ask before choosing a Medicare Advantage Plan:

- How much are the premiums, deductibles, and coinsurance/copay amounts?
- What is the annual maximum out of pocket cost for the plan?
- Does the plan cover all the medications I take?
- What service area does the plan cover?
- Are my doctors and hospitals in the network?
- Does the plan cover additional benefits not covered by Original Medicare?
- What are the rules I must follow to access health care services and drugs?
- Will the plan affect any additional coverage I may have?

Questions before choosing a Part D drug plan:

- Does the plan cover all the medications I take?
- Does the plan have restrictions on my drugs?
- How much will I pay for monthly premiums and annual deductible?
- How much will I pay at the pharmacy (copay/coinsurance) for each drug I take?
- Is my pharmacy in the plan's preferred network?
- Can I fill my prescriptions by mail order?

Make Your Medications More Manageable This Upcoming Year

The Medicare Prescription Payment Plan offers a helpful solution by allowing you to spread your out-of-pocket prescription costs over 12 months. You'll pay \$0 at the pharmacy for covered medications. Your Part D or Medicare Advantage plan will send you a monthly bill for your share of the costs. While it doesn't reduce your total annual expenses, it can make budgeting easier, particularly for individuals with high upfront drug costs. To enroll, contact your Part D or Medicare Advantage plan directly



Don't Be Mislead During Open Enrollment

Medicare has rules about how Medicare Advantage and Part D plans can contact you and market their services. Knowing some of these rules can help you protect yourself from aggressive or misleading agents. Here are a few important rules to keep in mind during Open Enrollment:

5 WARNING SIGNS TO WATCH FOR PEOPLE WHO:

1. **Ask for your Medicare number, Social Security number, or your bank information, especially before you decide to enroll.** This information can be used to enroll you into a plan without your permission.
2. **Claims to represent or be endorsed by Medicare.** Plans cannot imply Medicare endorsement and must not use the Medicare name or logo in marketing materials.
3. **Call or text you without permission.** Plans must offer opt-out option for Medicare products communications annually in writing.
4. **Pressure you to enroll right away.** You have the full Open Enrollment Period to make your decisions. You will not receive extra benefits for signing up early for a plan and will not lose your Medicare coverage if you don't pick a plan.
5. **Offers gifts to encourage enrollment.** Event gifts must be given to all attendees at the event regardless of enrollment and should not exceed \$15 in value.

Before enrolling in a plan, ensure you understand what the plan covers, impact on your Medicare benefits, compatibility with other health benefits, and drug coverage. Confirm coverage details directly with the plan and make sure that you get everything in writing.

IF YOU THINK A MARKETING RULE WAS BROKEN?

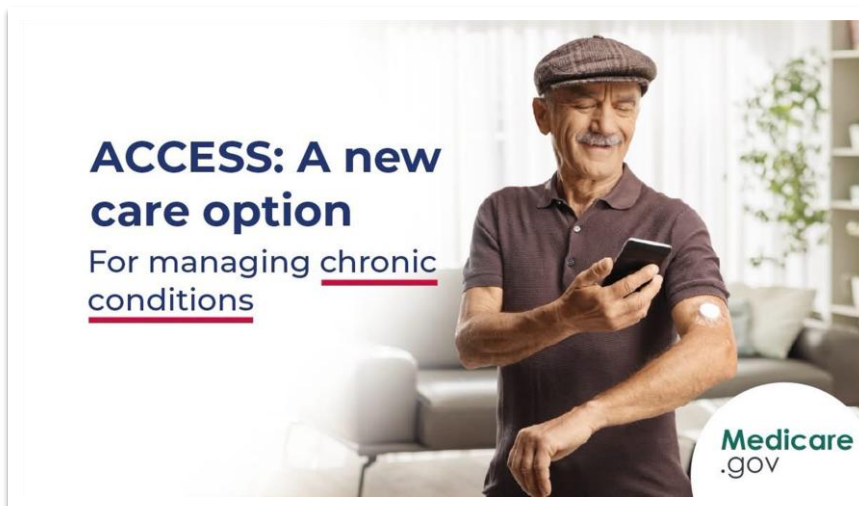
Contact:

Delaware Senior Medicare Patrol (SMP)

1-800-223-9074



Effective January 1, 2027, Medicare Summary Notices (MSNs) will be mailed every six months instead of quarterly. To ensure timely access to your claims information, beneficiaries are strongly encouraged to create a Medicare.gov account. Online access allows you to review claims as they are submitted. Relying solely on the mailed MSN may delay your awareness of denied or potentially fraudulent claims. For more information or to create an account, visit Medicare.gov.



Check out Medicare's new ACCESS care option to browse tools that work alongside your doctor to help with extra support, building healthier habits, and managing certain chronic health conditions like diabetes, heart disease, or anxiety and depression. For more information go to: Medicare.gov/ACCESS



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