


# Your 2026 Medicare Crossing Guide

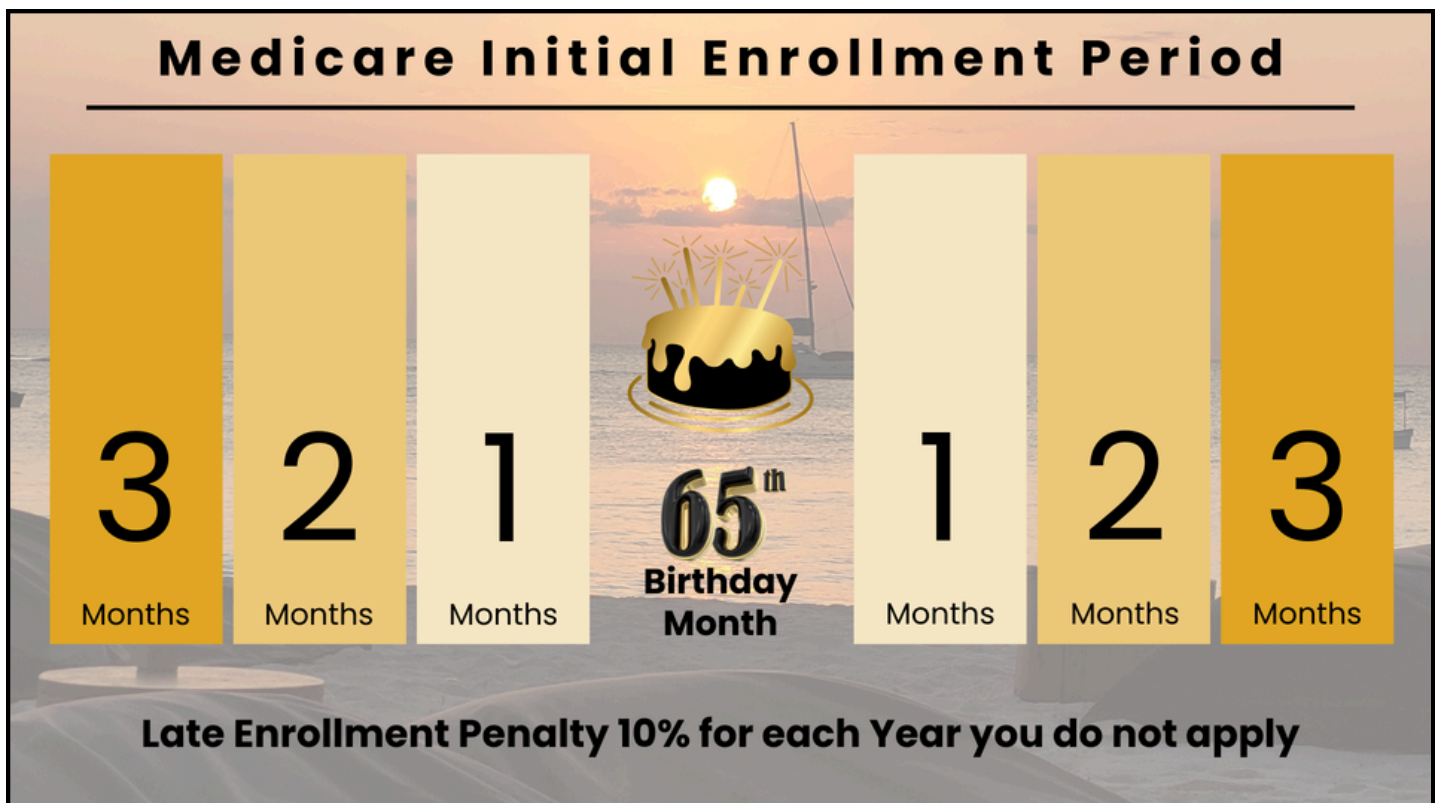
Americans United Benefit Group

A large herd of wildebeest is shown crossing a river. The animals are in various stages of crossing, with some on the grassy bank and others in the water. The scene is captured from a low angle, emphasizing the scale of the migration. A semi-transparent grey box is overlaid on the lower-left portion of the image, containing the text 'Americans United Benefit Group'.

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Benefit Group

# 01: The Basics – How to Enroll

Medicare is not a single "plan"—it is a series of choices. For most, the journey begins with the Initial Enrollment Period (IEP), a 7-month window that starts 3 months before your 65th birthday month and ends 3 months after.



# What if You or Your Spouse are Still Working?

**If you have employer coverage at age 65, your next steps depend on the size of the company:**

## **Large Employers (20+ Employees):**

If your current employer plan is "creditable," you can typically delay Part B without penalty. You'll have an 8-month Special Enrollment Period (SEP) to sign up once that employment or coverage ends.

## **Small Employers (Under 20 Employees):**

You generally should enroll in Part A and Part B during your initial window. Medicare becomes your "primary" insurance.

## **The HSA Warning:**

If you wish to continue contributing to a Health Savings Account (HSA), you should delay enrolling in any part of Medicare, including Part A.

**Still on the job?** If you have questions about your individual situation as a working senior, our friendly licensed agents are standing by to help you time your enrollment perfectly.

# 02: What Will Medicare Cost You in 2026?

We have tried to simplify the out of pocket costs of Medicare and in the chart below we have compiled the out of pocket costs of traditional Medicare in our proprietary chart below:

Original Medicare A & B Costs & Out of Pocket Costs		
<a href="https://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html#collapse-4808">https://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html#collapse-4808</a>		
<b>Part A</b> <b>Hospital Stays</b>	<b>Part B</b> <b>Doctor/Outpatient</b>	<b>Partial List of Part B Services</b>
<b>Days 1- 60 Deductible</b> <b>\$1736.00</b> Per Benefit Period	<b>\$202.90 Monthly premium</b> Based on income in 2023	<ul style="list-style-type: none"><li>• Doctor's services</li><li>• Ambulance</li><li>• Emergency Room</li><li>• Durable Medical Equipment</li><li>• X-Rays/Labs/MRIs</li><li>• Chemo / Injectables</li><li>• Radiation</li><li>• In-Office procedures</li><li>• Kidney Dialysis</li><li>• Retina- Cataracts</li></ul>
Days 61-90: \$434 each day. Days 91-150: \$886. After day 150: You pay all costs.	If you Qualify for Medicaid, the state may pay your Medicare Premium	
<b>Skilled Nursing Care</b> 1 <sup>st</sup> 20 days Medicare pays*	<b>\$283.00 Annual Deductible</b>	
Days 21-100 \$217.00 per day	<b>80/20 Cost Share</b> Medicare Pays 80% You Pay 20%	
*Must have a qualifying stay in the hospital	<b>15% Excess Charge</b> Doctors not accepting Medicare assignment can charge up to 15 % over Medicare rates	Examples of Medicare Part B Covered Services, this list is not all inclusive of Part B covered Services

**Important Note:** High-income earners (making over \$109,000 individually) may be subject to an income adjustment known as IRMAA surcharges, which increase these premiums based on your tax filings, two years prior. Speak with one of our team members regarding your individual situation and if you will pay more than the base premium in 2026 of 202.90. We can explain what IRMAA is and how it affects your costs.

## What Traditional Medicare Does NOT Cover:

**Traditional Medicare (Parts A & B) has significant gaps. It typically excludes:**

- Most Dental (cleanings, dentures)
- Routine Vision (glasses, contacts)
- Hearing Aids
- Long-term care (nursing home stays)
- Experimental Treatments



**Most Dental**



**Routine Vision**



**Hearing Aids**



**Long-term care**

**Confused by the numbers?** If you have questions about your individual situation and potential IRMAA costs, our friendly licensed agents are standing by to run a personalized cost analysis for you.

# 03: The Enrollment Revolution (2016–2026)

## 10-Year Growth & Enrollment Numbers

- **The Rise of Medicare Advantage (MA):** In 2014, only 31% of beneficiaries chose a private MA plan. By 2025, that surged to 54% (approximately 34.1 million people).
- **Medicare Supplement (Medigap) Trends:** Medigap remains a powerhouse for those seeking flexibility. About 43% of beneficiaries in Traditional Medicare (roughly 12.2 million people) use a Supplement plan to cover out-of-pocket gaps.
- **Projections:** Experts project that by 2034, 64% of all Medicare beneficiaries will be enrolled in a private Medicare Advantage plan.

**Why Choose  
Medigap over  
Medicare  
Advantage?**



## Many consumers prefer Medigap (Supplement) plans because they offer:

- **Nationwide Flexibility:** You can see any doctor who accepts Medicare anywhere in the U.S. without needing a referral or worrying about network restrictions.
- **Predictable Costs:** Medigap plans offer stable, standardized coverage with virtually no out-of-pocket medical costs once you meet your deductible.
- **Fewer Administrative Hurdles:** Unlike Advantage plans, Medigap generally does not require prior authorizations for treatments.

## Consumers typically choose Medicare Advantage (Part C) over a Supplement plan if they fit the following profiles:



### Budget-Conscious Shoppers:

These individuals prefer a "Pay-Later" model, which often features \$0 or very low monthly premiums. They would rather pay copays only when they actually use medical services rather than paying a high premium every month regardless of use.



## Those Seeking "All-in-One" Convenience:

Many choose Advantage plans because they are bundled, providing medical, hospital, and usually Prescription Drug (Part D) coverage all in one package.



## Value Seekers for "Extras":

Consumers often opt for Advantage plans to get coverage for services Original Medicare doesn't provide, such as routine dental, vision, and hearing benefits, which are frequently built into these plans.



## Individuals Comfortable with Networks:

These shoppers are willing to use a specific network of doctors (HMO or PPO) and may be comfortable getting referrals in exchange for lower monthly costs and extra perks.



## Healthy Seniors with Predictable Care:

For those who do not see the doctor frequently, the low monthly overhead of an Advantage plan can be more financially attractive than the higher, fixed monthly premiums of a Supplement plan.

**This shift toward Advantage plans is a significant trend;** it is projected that by 2034, 64% of all Medicare beneficiaries will be enrolled in a private Medicare Advantage plan.

## Comparing Plan G and Plan N for 2026

- **Plan G:** The most comprehensive standardized plan available for new enrollees. It covers all Medicare-approved out-of-pocket costs (including Part B Excess Charges) except for the \$283 Part B deductible.
- **Plan N:** Offers lower monthly premiums than Plan G. In exchange, you pay a small copay (up to \$20) for doctor visits and a \$50 copay for ER visits that don't result in admission. It does not cover Part B Excess Charges.

**Deciding between Plan G and N?** If you have questions about your individual health situation and which plan offers the better long-term value, our friendly licensed agents are standing by to compare your options.

# 04: How "Umbrella" Coverage provides a Safety Net

## Hospital Indemnity (HI):

Advantage plans often charge daily copays (e.g., \$300–\$400) for hospital stays. HI plans pay you cash directly to cover these exact costs.



## **Cancer, Heart Attack, & Stroke:**

These "Lump Sum" policies pay you a large check (e.g., \$20,000) upon diagnosis to cover non-medical bills or experimental treatments.



## **Short-Term Care & Dental:**

Specialized plans ensure you aren't paying thousands for major dental work or temporary home health assistance.



## **Worried about out-of-pocket gaps?**

If you have questions about your individual situation and how to protect your savings from medical debt, our friendly licensed agents are standing by with customized protection plans.

# 05:

## AMERICANS UNITED BENEFIT GROUP

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### **True Independence:**

**We represent dozens of companies nationwide to find your best fit. We work directly for you and not the insurance companies.**

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### **We work with most of the Major Insurance Carriers on your behalf**

- UnitedHealthCare
- HealthSpring
- Aflac
- Clover Health
- Florida Blue
- Mutual of Omaha
- Horizon
- INA- Chubb
- Devoted
- Manhattan Life
- Aetna
- Braven/Horizon BCBS of NJ
- Bankers Fidelity
- AmeriHealth
- Wellabe/Medico
- Humana
- Wellcare
- Anthem
- Alignment Health
- Blue Cross and Blue Shield
- Select Health
- Physicians Mutual

**This is not an all Inclusive list**

## No Cost to You:

Our expert guidance is entirely free; you pay the same premium whether you use a broker or go direct.

We take the stress out of Medicare

## One Call and We Take Care of It All

Helping Seniors with Medicare for over 30 Years  
New Jersey Medicare Insurance Agency

Located in Freehold, New Jersey

Insurance Licensed in all 50 States

Never any fees for our services



## Ongoing Advocacy:

We are your life long partner for claims, annual reviews, and any retirement health questions.

### What our Client's Say About Us?

[Click to see over 500 client google reviews](#)

“

Devin and his staff answered all my questions. **He is very patient and walked me through the difficult process of choosing a Medicare plan.** I would highly recommend Golden Years Design Benefits.

- Kellie C.

“

From the first encounter with the staff at Golden Years you can tell you're dealing with professionals who know all there is to know about Medicare programs. **They ask questions and listen to you with an ultimate goal of enrolling you on a program with the absolute most benefits to you.**

- Marco C.

“

We have been clients for years. **The entire staff is professional, knowledgeable, responsive, and caring.** We wouldn't trust our insurance to anyone but Daisy and the Golden Years team.

- Jim H.

## Ready to find your perfect plan?

If you have questions about your individual situation and want an advocate on your side, our friendly licensed agents are standing by to take your call.

**Thank you for trusting us with your Medicare Education. Your peace of mind is our top priority, and we're ready to help you take the next step.**

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**Schedule a no-obligation consultation with one of our Licensed Agents today!**

**We'll sit down, look at your specific needs, and make sure you're getting the most out of your benefits. There are never any fees for our service.**

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AN INTEGRITY **||** COMPANY

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**When you call this number, you will be connected to a Licensed Insurance Agent. This is a solicitation for Insurance Not affiliated or endorsed by the US Government or the Federal Medicare program.**

**We may not offer every plan available in your area. Currently we represent the insurance companies on page 12 and we may not represent all the Medicare Advantage Carriers in your area. Please contact Medicare at 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all your options.**