

**SAN LUIS OBISPO COUNTY
COMMISSION ON AGING**
www.slocounty.ca.gov/coa.htm

Meeting Date: October 22, 2025
Time: 10:00 am - Noon
Location: **DSS Building, 3433 South Higuera Street, Room #101, SLO**

- ✓ Call to Order
- ✓ Flag Salute (please stand if able)
- ✓ Check/announce meeting being recorded.
- ✓ Public Comment and Member/Agency Updates – *burning desires from members or guests about current concerns, issues, scams - 2 min. max*

Introduction: Members and Guests (please provide your name, Commission position, and **brief** agency description)

Member rollcall: Chair establish Quorum

Approve Minutes: September 24, 2025

Presentation: **Medicare Plans, Changes, and Choices 2026
Open Enrollment Oct 15-Dec 7, 2025**

Presenter: **Buff Lawson, HICAP Registered Counselor
& Community Educator**

Reports:

ASPC (2 min) – Jerry Mihaiic
AAA (2 min) – Stephanie Escobedo/Ron Roman
Scam Report (2 min) – Isabella Gaddinni DA VW
Co-Chairs – Anita and Maryanne

Next Meeting: **November 19th (3rd Wed!) 2025 – Health Projects Center**
DSS Building, 3433 South Higuera Street, Room #101, SLO

***SLOCOA Meets the 4th Wednesday of every month!
(November will be 3rd week 11/19 – No meeting in December 2025)***

***Want to suggest a PRESENTER for 2026?
Please submit agenda and program items, ideas, and feedback to
slocommissiononaging@gmail.com***

SAN LUIS OBISPO COUNTY COMMISSION ON AGING
Department of Social Services Building, Conference Room #101 3433 South Higuera,
San Luis Obispo, CA 93401
October 22nd, 2025 Minutes

Members Present: Maryanne Zarycka, Anita Shower, Jerry Mihaic, Mike Bossenberry, Danielle Raiss, Ilene Brill, Kristin Allen, Louise Justice, Jamie Moothart, Jessica Yates, Sue Gibson, Paul Worsham, Nicole Bennett, Charmaine Petersen, Claryce Knupper, Dianna Votaw, Paulina Flores Jimenez

Members Absent: Alexis Okumura (LOA), Laura Edwards, Ron Roman, Paige Anderson, Rod Brown

Call to Order: 10:00 am Flag

Salute.

“Meeting is Being Recorded” Announcement

Public Comment:

Kristin Allen

- Info on behalf of Alzheimer’s Association
- Alzheimer’s empowering professional online course for health professionals
- In person support groups
- New North County Support group in Atascadero (at the library) every 2nd Tuesday @ 3:30pm
- November 8th is the Walk to Stop Alzheimer

Mike Bossenberry

- November 6th, 8:45am – 4:30pm, Annual Multi County Suicide Prevention Summit, via webinar, speaker Dr. Stacey Freedenthal

Paul Worsham

- SLO Suicide Prevention Council meeting at SLO Vets Center on October 23rd
- Vet Center teaming with THMA to host Luncheon Learns

Jerry Mihaic

- Magazine that was presented by Dixon Moore is now available
- Forum on November 20th put on by SLO Healthcareworkforce.org @ Octagon Barn from 1pm-4pm. Panels with healthcare employers, addressing recruitment and retention challenges, solutions, up to date info on the local healthcare labor market, partnership plans for local training and career pathway programs.

Ilene Brill

- Food Stamps will not be renewed in November due to government shutdown

Sue Gibson

- Last meeting. Retiring at the end of the year

Danielle Reiss • Last meeting.

Approval of September 2025 Minutes: Motion to approve September minutes. Motion by Kristin Allen seconded by Paul Worsham and approved by commissioners.

Presentation:

Medicare 2026 Open Enrollment Choices & Changes Presenters:

Buff Lawson, Registered Counselor

Email: hicap.mblawson@gmail.com

HICAP (Health Insurance Counseling & Advocacy Program)

- Part of the national State Health Insurance Program (SHIP)
- Publicly funded
- Only agency authorized by the CA Dept of Aging to provide Medicare counseling
- Offers individual counseling and community education about Medicare, financial assistance programs, and long-term care insurance

HICAP Provides Free and Unbiased Services

Topics for Today

- 2026 Medicare Parts A&B Costs
- TBA
- 2026 Medicare Negotiated Drugs
- Medicare Open Enrollment Choices
- 2026 Part D – Prescription Drug Plans
- 2026 Medicare Advantage Plans

First Ten Drugs in Medicare Price Negotiation Program Negotiated Prices Effective 2026

- Eliquis, Fiasp, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica, Stelara

Medicare Open Enrollment

- October 15 – December 7
- Can join, switch, or drop Part D or MA plans for 2026
- Enrolling in a new plan automatically disenrolls you from the old plan at end of 2025 and new plan starts 1/1/26

Medicare Part D – Prescription Drug Plans

- Prescription drug insurance sold by private insurance companies
- Plans approved and monitored by Medicare to ensure strict guidelines are followed • Voluntary
- Must have Medicare Part A **or** B to enroll in a stand-alone plan
- Two ways to enroll in a Part D plan:
- Prescription Drug Plans
- Medicare Advantage

Part D – 2026 Levels of Coverage

- Deductible – 0 to \$615 – you pay full plan cost for drugs subject to the deductible
- Initial Coverage – after deductible you pay on average 25% of drug cost – continues until member has paid \$2,100 for drugs under the plan
- Catastrophic Coverage – begins after beneficiary out-of-pocket spending reaches \$2,100 – 0 co-pays
- No cost-sharing for Part D formulary drugs for the remainder of the year after you reach the out-of-pocket threshold of \$2,100

Part D – Late Enrollment Penalty (LEP)

- Part D LEP applies if you had Medicare A or B but did not enroll in a Part D plan or have other creditable Rx coverage for over 60 days
- Formula for LEP is 1% of base premium x # months you did not have Rx coverage and is added to your Part D premium for as long as you are enrolled in a Part D plan
- Base premium used to calculate LEP in 2025 is \$38.99

Part D – CA Prescription Drug Plans

- 12 stand alone plans in CA (16 in 2025)
- Monthly premiums (8 increasing, 4 decreasing) o Lowest = \$0 HealthSpring Assurance Rx o Highest = \$227.80 Blue Shield Rx Enhanced
- Deductibles on some or all drugs o Range from \$130 - \$615 o 2 plans have 0 deductible
 o Lowest premium with 0 deductible: Humana Premier Rx - \$172.90
- 2 Benchmark Plans: HealthSpring Assurance Rx - \$0 premium; Wellcare Classic - \$6.20 premium

Part D – CA Stand-alone Plan Changes

- 2025 Non-Renewing Plans in 2026
 - Anthem Blue Cross MediBlue Rx Standard
 - Anthem Blue Cross MediBlue Rx Plus
 - Cigna Extra Rx
- Special Enrollment Period for Non-Renewing Plans (Dec 8, 2025 – Feb 28, 2026)
- 2025 Plans Other Changes in 2026
 - Cigna Assurance Rx – offered as 2026 HealthSpring Assurance Rx
 - Cigna Saver Rx – offered as 2026 HealthSpring Extra Rx
 - Wellcare Rx Value Plus – combined with 2026 Wellcare Value Script

Part D – Choosing a Prescription Drug Plan

- Prescription Drug Plan Finder tool at www.Medicare.gov
- Complete your own online search at Medicare.gov
 - Find and compare all plans in your area
 - Enroll in a plan
 - View your current plan
- Have HICAP complete the search for you:
 - www.centralcoastseniors.org/hicap
 - Complete the simple form online, or
 - Mail a paper worksheet to HICAP
 - Receive search results of the top 3 plans specific to your medications

Ways to Lower Drug Costs

- Consider switching to Generic Drugs
- Use of Mail Order pharmacies
- Prescription Discount cards
- Pharmaceutical Assistance Programs
 - Alliance for Pharmaceutical Access
 - www.apameds.org
 - Office in Santa Maria – (805) 614-2040
 - Email – advocates@apameds.org

Low Income Assistance Program – Extra Help with Part D Costs

- Social Security program that provides assistance to Medicare beneficiaries
- Can help pay costs charged by Part D plan, including premium, deductible and copays for covered drugs
- To be eligible must:
 - Have countable monthly income below 150% of the Federal Poverty Level:
\$1,976 Individuals - \$2,664 couples
 - Have resources (excluding house & car) that are less than: \$17,600 for single people and \$35,130 for couples
 - Apply on-line at www.ssa.gov
 - Call social security at 1-800-772-1213
 - Call HICAP for assistance at 1-800-434-0222

Medicare Advantage Plans

- Alternative to fee-for-service delivery of Medicare Part A and Part B benefits
- Must have Medicare Parts A&B to enroll – still pay Part B Premium
- Medicare sponsors MA plans and pays private insurance companies to provide health services to beneficiaries who have enrolled in plans
- Plans are geographic-specific and can change each year
- MA plans w/ Part D follow the same rules & coverage periods as stand-alone Part D
- MA plans are required to have *Maximum Out of Pocket* limit o After reach this amount, co-pays are waived for the rest of the year
- Can include benefits in addition to Medicare covered services

2026 Medicare Advantage Plans – San Luis Obispo County

- 8 – HMO – generally must get your care and services from doctors, other health care providers, and hospitals in the plan's network
- 2 – PPO – include network health care providers with generally lower co-pays, but can also use out-of-network providers for covered services if the provider agrees to treat you and hasn't opted out of Medicare
- 7 – SNP – are a type of Medicare Advantage Plan with limits membership to people with specific diseases or characteristics, and may tailor their benefits, provider choices, and drug formularies to best meet the specific needs of those groups.

Medicare Advantage Special Needs Plan – CenCal CareConnet

- CenCal CareConnet is a new Special Needs HMO for people who are enrolled in both Medicare & Medi-Cal in SLO and SB counties o Designed to coordinate Medicare and Medi-Cal benefits in one plan o Members will have a dedicated care coordinator as well as a care coordination team helping to meet their needs
 - \$0 co-pays for Medicare & Medi-Cal benefits o Additional benefits beyond Medicare & Medi-Cal include:
 - \$480 per year (\$120 per quarter) to purchase over-the-counter items
 - Up to \$1250 per year toward hearing exams, fittings and aids
 - Up to \$400 every two years toward eyeglasses or contacts o
- Enrollment is optional
 - You can enroll or disenroll any month during the year
- For information call 1-877-227-3051 (8am-8pm – 7 days a week) or www.cencalhealth.org/careconnect

San Luis Obispo Conty 2025 Medicare Advantage Plans not offered in 2026

- AARP MA Patriot – HMO - \$0/mo – No Part D
- AARP Medicare Advantage from UHC – HMO - \$31/mo
- AARP Medicare Advantage from UHC – PPO - \$40/mo
- Aetna Medicare Elite Plan – PPO - \$24/mo

- Alignment My Choice CalPlus HMO - \$0
- Imperial Traditional – HMO - \$0
- Imperial Giveback – HMO - \$0

Reassigned and auto enrolled in new 2026 plan

- Aetna Medicare Core Plan – PPO - \$0 o Enrollees reassigned to: 2026 Aetna Medicare Signature Plan – PPO
- Alignment Heroes + HMO - \$0 o Enrollees reassigned to: 2026 Alignment My Choice CalCares HMO

Non-Renewing Medicare Advantage Plans

If you are enrolled in a 2025 Medicare Advantage plan that is not renewing and you have not been assigned to another 2026 plan, you have several options:

- Open Enrollment Period (OEP) o You can enroll in another MA plan or a stand-alone Part D plan if you want to use Original Medicare next year from Oct 15-Dec 7
 - This option also applies if you want to change from a returning plan • Special Enrollment Period (SEP)
 - If you do not make a change during OEP, you have a SEP to enroll in another MA plan or a stand-alone Part D 2026 plan through Feb 28, 2025
- Right to Buy a Medigap Policy o If you want to use Original Medicare in 2026, you have a guaranteed issue right to purchase Medigap plan without medical screening
 - ~ you have up to 123 days after your MA plan ends to purchase a policy

2026 Medicare Advantage Plans San Luis Obispo

- Health Maintenance Organizations (HMO) o Blue Shield 65 Plus – HMO - \$65/mo (\$54 in 2025)
 - Max. out of pocket costs \$4,100 – Part D Deductible \$425 o Imperial Dynamic Plan – HMO - \$0
 - Max. out of pocket costs \$296 – Part B Rebate \$35 o Imperial Courage – HMO - \$0/mo – No Part D
 - Max. out of pocket costs \$2,999 – Part B Rebate \$75 o Humana Gold Plus – HMO (148) \$0
 - Max. out of pocket costs \$2,900 – Part D deductible \$615 o Humana Gold Plus – HMO (119) \$0
 - Max. out of pocket costs \$720 o Alignment Health My Choice – HMO - \$0
 - Max. out of pocket costs \$698 o NEW Alignment Health Honor+ - HMO - \$0
 - Max. out of pocket costs \$\$9,250 – Part D deductible \$615 o NEW Alignment Health My Choice CalCare – HMO - \$0
 - Max. out of pocket costs \$3,499
- Preferred Provider Organizations (PPO) o Aetna Medicare Signature – PPO - \$0/mo

□ 2025 Aetna Core PPO Name Changed to Aetna Signature PPO

- Max. out of pocket costs – In network \$6,750 – In + Out \$9,500
- Part D Deductible \$615
 - Aetna Medicare Eagle – PPO - \$0/mo – No Part D
 - 2025 Aetna Medicare Eagle Plus PPO Name Changed to Eagle PPO
 - Max. out of pocket costs – In network \$6,750 – In + Out \$9,500
 - Part B Premium Reduction \$25/mo

Medicare Advantage Open Enrollment Period: January 1 to March 31, 2026

- If you are enrolled in an MA plan on January 1
 - You can switch to another MA plan
 - You can disenroll from your MA plan and return to Original Medicare and if you choose to enroll in a Part D plan
 - You can only make **one change** during this period, and any change will be effective the first of the month after making the change
- During this period, you **cannot**:
 - Switch from Original Medicare to an MA plan
 - Join a Part D plan if you're in Original Medicare
 - Switch from one PDP to another of yours in Original Medicare

Questions?

- HICAP 1-800-434-0222 or 805-928-5663
- Senior Connection 1-800-510-2020
- Medicare 1-800-633-4227
- Social Security 1-800-772-1213
 - San Luis Obispo 855-207-4865
 - Santa Maria 866-331-2316
 - Santa Barbara 866-695-6285
- www.centralcoastseniors.org

ASPC - Jerry Mihalic

- October 3rd, 2025

SCAM Report - Isabella from the District Attorney's Office

- Scammers take advantage of people's generosity during the holiday season
- Will slightly alter the name of their "charity" to sound like a well-known organization. i.e. The red cross relief fund instead of the American Red Cross
- Call, email, go door to door
- Will try and pull on your heart strings by referencing children, veterans, homeless.
- Will make urgent pleas so you feel pressured
- Might reference local tragedies
- Fake email address

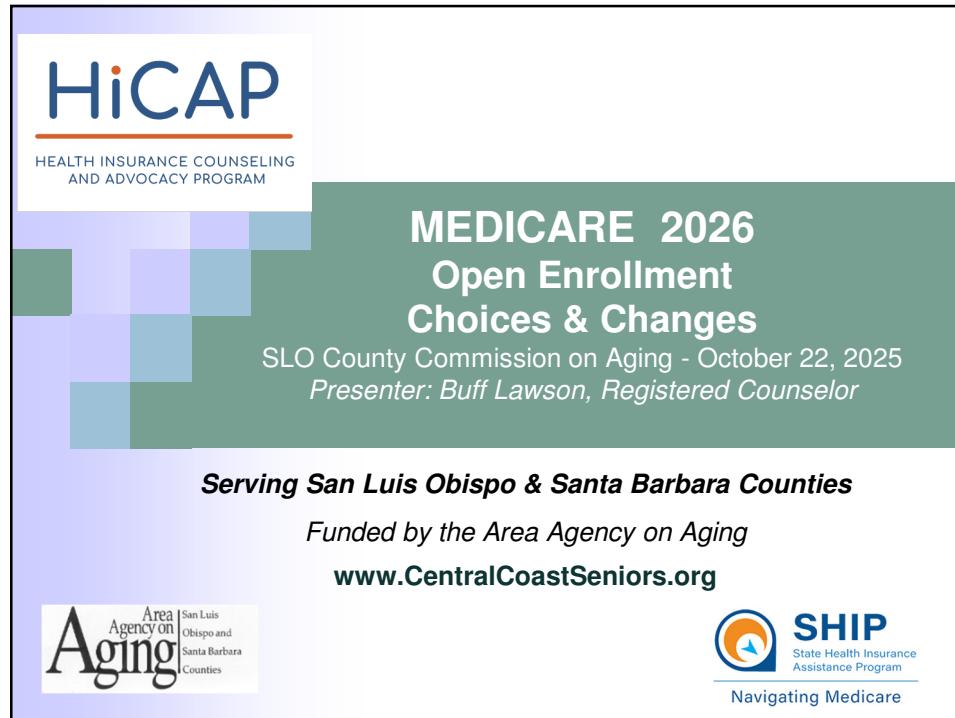
- If you think you are being scammed, reach out to the district attorney's office

Co-Chair Report

- November meeting will be the 3rd Wednesday 11/19/25 NOT 4th Wednesday due to Thanksgiving
- Health Project Center will be presenting November 2025
- January meeting will be held at the Empleo Location.
- Already booking 2026 presenters contact Maryanne
- 2026 will be the end of 2-year term for officers
- Government agencies and service providers can remain the same, but officers/chairs, members at large, and alternate members at large can change

Next Meeting: November 19th, 2025, at Conference Room #101 3433 South Higuera, San Luis Obispo, CA 93401

Minutes submitted by Jennie Stuhff. Reviewed by Co-Chairs.



HiCAP
HEALTH INSURANCE COUNSELING
AND ADVOCACY PROGRAM

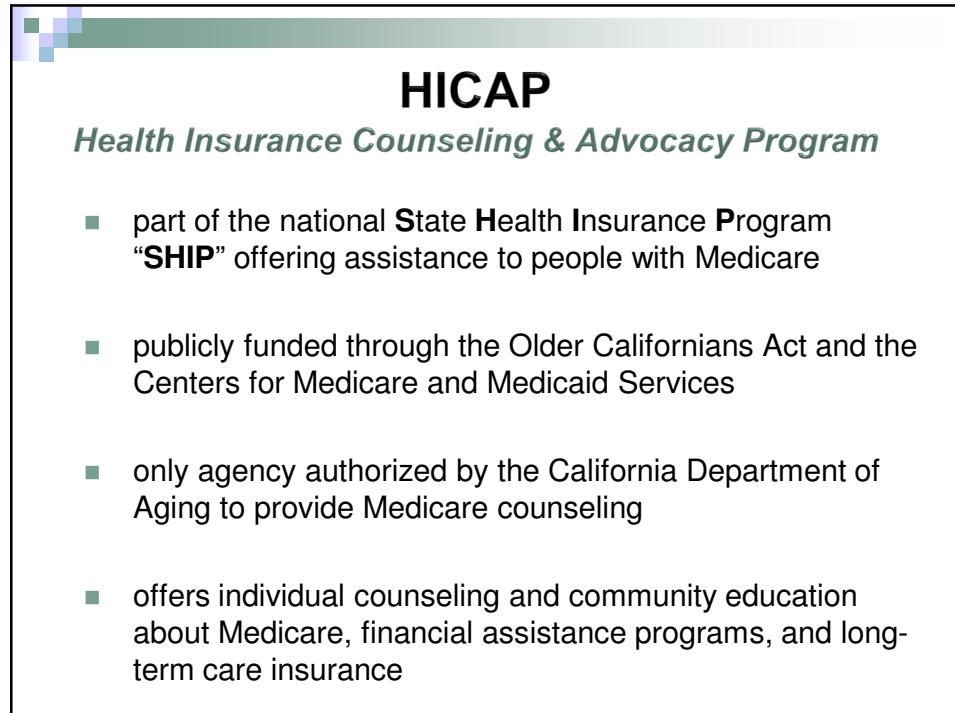
MEDICARE 2026
Open Enrollment
Choices & Changes

SLO County Commission on Aging - October 22, 2025
Presenter: Buff Lawson, Registered Counselor

Serving San Luis Obispo & Santa Barbara Counties
Funded by the Area Agency on Aging
www.CentralCoastSeniors.org

Area Agency on Aging
San Luis Obispo and Santa Barbara Counties

SHIP
State Health Insurance Assistance Program
Navigating Medicare



HICAP
Health Insurance Counseling & Advocacy Program

- part of the national **State Health Insurance Program** “**SHIP**” offering assistance to people with Medicare
- publicly funded through the Older Californians Act and the Centers for Medicare and Medicaid Services
- only agency authorized by the California Department of Aging to provide Medicare counseling
- offers individual counseling and community education about Medicare, financial assistance programs, and long-term care insurance

HICAP Provides **FREE and UNBIASED SERVICES**

- HICAP does not sell anything
- No affiliation with agents, brokers, insurance companies or HMOs
- Counseling is confidential and available by appointment
- Network of local volunteers
 - Trained by local Central Coast HICAP and the California Health Advocates organization
 - Registered by California Department of Aging

Topics for Today

- 2026 Medicare Parts A & B Costs
 - *To Be Announced*
- 2026 Medicare Negotiated Drugs
- Medicare Open Enrollment Choices
- 2026 Part D – Prescription Drug Plans
- 2026 - Medicare Advantage Plans

*First Ten Drugs in Medicare Price Negotiation Program
Negotiated Prices Effective 2026*

Drug Name	Commonly Treated Conditions
Eliquis	Prevention & treatment of blood clots
Fiasp	Diabetes
Jardiance	Diabetes; Heart failure
Xarelto	Prevention & treatment of blood clots; Reduction of risks for patients with coronary or peripheral artery disease
Januvia	Diabetes
Farxiga	Diabetes; Heart failure; Chronic kidney disease
Entresto	Heart failure
Enbrel	Rheumatoid arthritis; Psoriasis; Psoriatic arthritis
Imbruvica	Blood Cancers
Stelara	Psoriasis; Psoriatic arthritis; Crohn's disease; Ulcerative Colitis

MEDICARE OPEN ENROLLMENT

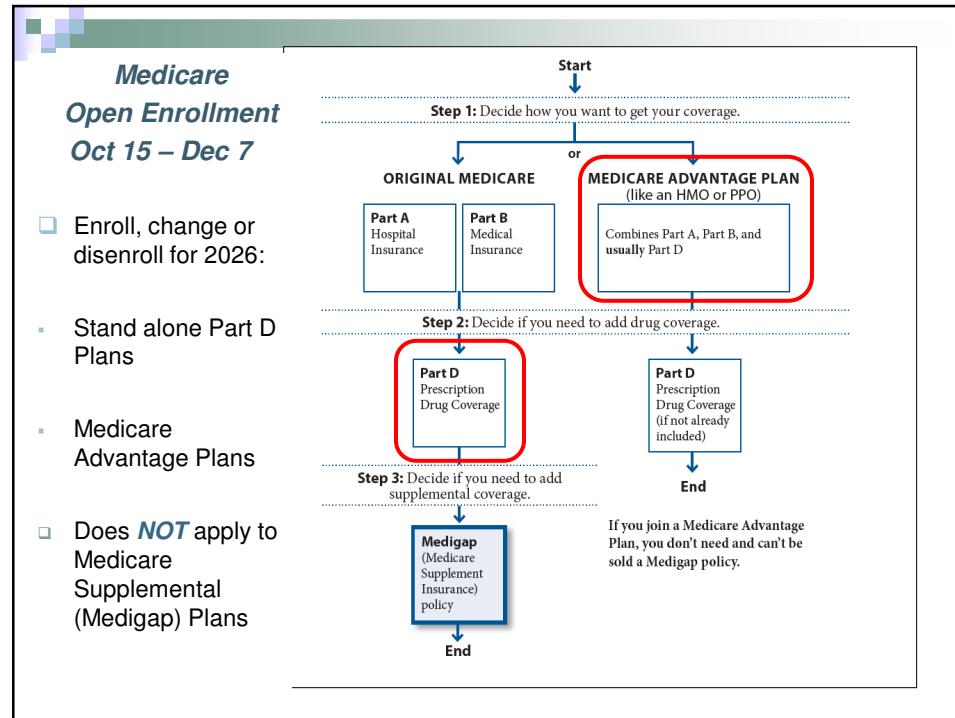
October 15 – December 7

- Can join, switch, or drop Prescription Drug Plans (Part D) or Medicare Advantage (MA) plans for 2026
- Enrolling in new plan automatically disenrolls you from old plan at the end of 2025 and new plan starts Jan 1, 2026

Plans can change ~ and so can you!

this is the time to do a new PDP comparison

- To enroll in a new plan for 2026:
 - Call the plan you want to join, or
 - Enroll online at Medicare.gov or the new plan website



Medicare Part D Prescription Drug Plans

- Prescription drug insurance sold by private insurance companies
- Plans approved and monitored by Medicare to ensure strict guidelines are followed
- Voluntary (but subject to late enrollment penalty)
- Must have Medicare Part A **or** B to enroll in a stand-alone plan
- Two ways to enroll in a Part D plan:
 - Prescription Drug Plans** – PDP – stand-alone plans offered by private health companies
 - Medicare Advantage** – MA-PD – plans such as HMOs and PPOs that include prescription drug coverage

Note: the same coverage levels apply to both types of Par D

Part D - 2026 Levels of Coverage

- **Deductible** – 0 to **\$615** – you pay full plan cost for drugs subject to the deductible
- **Initial Coverage** – after deductible you pay on average 25% of drug cost – continues until member has paid **\$2,100** for drugs under the plan
- **Catastrophic Coverage** – begins after beneficiary out-of-pocket spending reaches **\$2,100** – 0 co-pays

No cost-sharing for Part D formulary drugs for the remainder of the year after you reach the out-of-pocket threshold of \$2,100

- You have the option to enroll in the plan's **Medicare Prescription Payment Plan**

Part D 2026 Late Enrollment Penalty

- Part D *Late Enrollment Penalty* (LEP) applies if you had Medicare A or B but did not enroll in a Part D plan or have other creditable Rx coverage for over 60 days
- Formula for LEP is **1% of base premium x # months** you did not have Rx coverage and is added to your Part D premium for as long as you are enrolled in a Part D plan
- Base premium used to calculate LEP in 2026 is **\$38.99**
- Examples: If you had Medicare and opted not to enroll in a plan for 2025 but enroll in a 2026 plan, your LEP in 2025 would be:
 - $.3899 \times 12 \text{ months} = \4.679 - rounded to nearest .1 = **\$4.70 per month**
- If you were Medicare eligible in 2005 and did not enroll in a plan by May 2006 or since then, but enroll in a 2026 plan your LEP in 2026 would be:
 - $.3899 \times 235 \text{ months}$ rounded to nearest .1 = **\$91.60 per month**

2026 Part D - California Prescription Drug Plans

- **12** stand alone plans in California (16 in 2025)
- monthly premiums **8 - increasing 4 - decreasing**
 - lowest = **\$ 0** *HealthSpring Assurance Rx*
 - highest = **\$227.80** *Blue Shield Rx Enhanced*
- deductibles on some or all drugs
 - range from **\$130 to \$615**
 - 2 plans have 0 deductible
 - lowest premium with 0 deductible: *Humana Premier Rx* - \$172.90
- **2** Benchmark Plans: *HealthSpring Assurance Rx* - **\$0 premium**
Wellcare Classic - \$6.20 premium

2026 Part D California Stand-alone Plan Changes

2025 Non-Renewing Plans in 2026

- *Anthem Blue Cross MediBlue Rx Standard*
- *Anthem Blue Cross MediBlue Rx Plus*
- *Cigna Extra Rx*

Special Enrollment Period for Non-Renewing Plans
Dec 8 2025 through Feb 28 2026

2025 Plans Other Changes in 2026

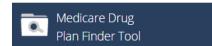
- *Cigna Assurance Rx* – offered as **2026 HealthSpring Assurance Rx**
- *Cigna Saver Rx* – offered as **2026 HealthSpring Extra Rx**
- *Wellcare Rx Value Plus* – combined with **2026 Wellcare Value Script**

	California Part D Plans 2026		Premium	Premium	Deductible	Change
	2025	2026	2026	615 - all		
Aetna						
SilverScript Choice	\$53.60	\$103.60		615 - all	\$50.00	
Blue Shield						
Rx Plus	\$161.70	\$199.70		615 - all	\$38.00	
Rx Enhanced	\$183.50	\$227.80		\$0.00	\$44.30	
Cigna/Health Care Svc						
HealthSpring Extra Rx (2025 was Cigna Saver Rx)	\$20.60	\$70.60		615 - some	\$50.00	
HealthSpring Assurance Rx	\$1.80	\$0.00		615 - all	(\$1.80)	
Humana						
Basic Rx	\$110.20	\$132.20		615 - all	\$22.00	
Premier Rx	\$164.20	\$172.90		\$0.00	\$8.70	
Value Rx	\$94.00	\$104.60		615 - some	\$10.60	
United HealthCare						
AARP Rx Saver from UHC	\$124.80	\$109.40		615 - all	(\$15.40)	
AARP Rx Preferred from UHC	\$115.40	\$165.40		130 - some	\$50.00	
Wellcare						
Value Script	\$17.40	\$5.70		615 - some	(\$11.20)	
Classic	\$16.80	\$6.20		615 - all	(\$11.10)	

Part D

Choosing a Prescription Drug Plan

- Prescription Drug Plan Finder tool at www.Medicare.gov gives drug plan cost information for stand alone Part D plans and MA-PD plans
- Complete your own online search at Medicare.gov:
 - find and compare all plans in your area
 - enroll in a plan
 - view your current plan
- Have HICAP complete the search for you:
 - www.CentralCoastSeniors.org/hicap
 - complete the simple form online, or
 - mail a paper worksheet to HICAP
 - receive search results of the top 3 plans specific to your medications

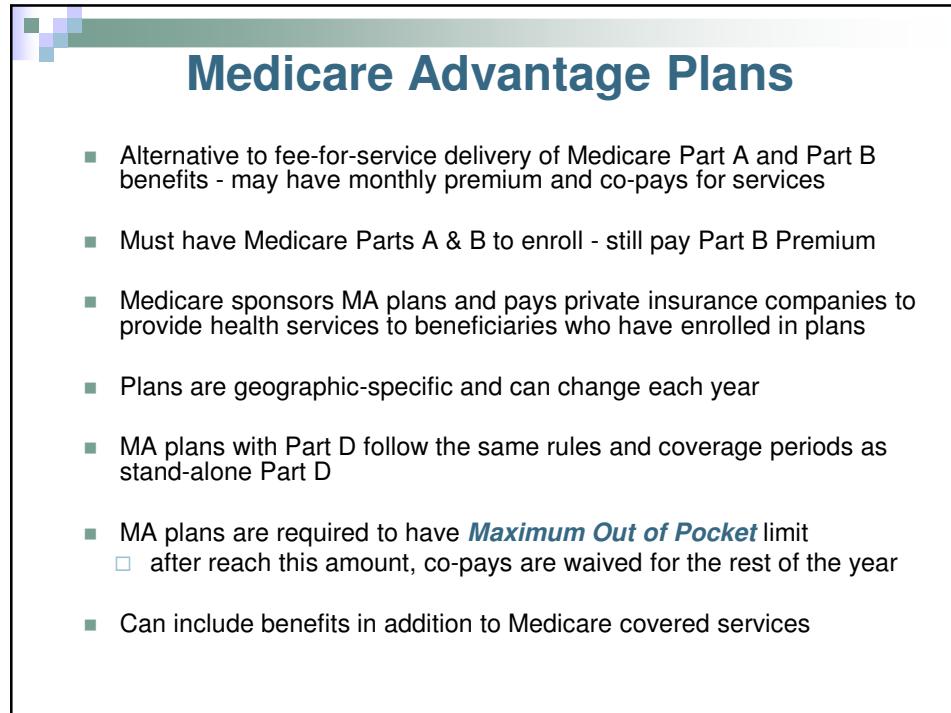
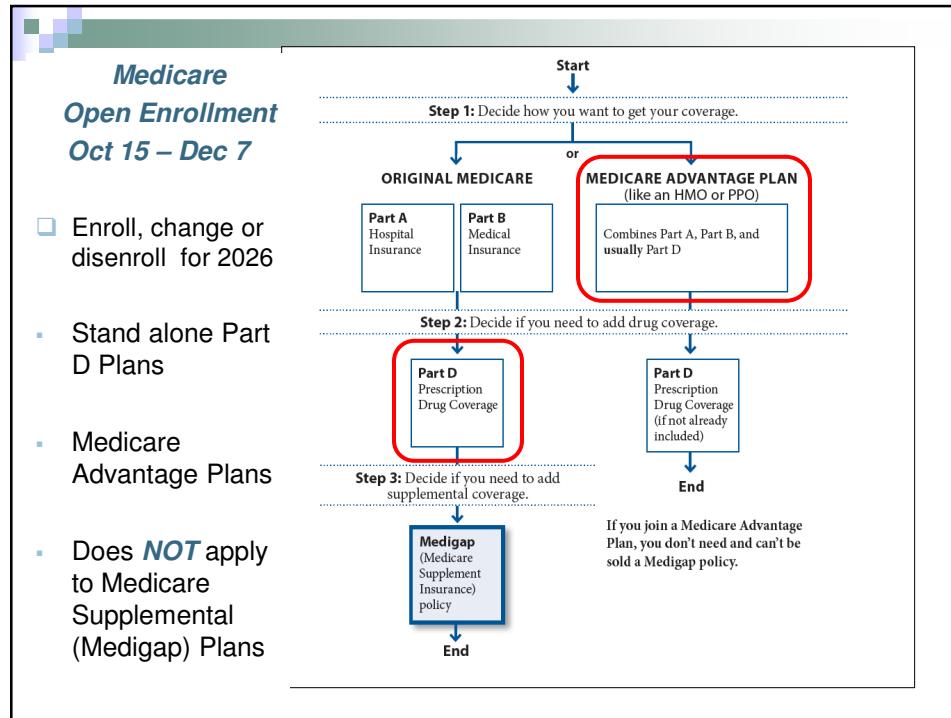


Ways to Lower Drug Costs

- Consider Switching to Generic Drugs
- Use of Mail Order pharmacies
- Prescription Discount cards
- Pharmaceutical Assistance Programs
 - **Alliance for Pharmaceutical Access**
www.apameds.org
 - Office in Santa Maria - (805) 614-2040
 - Email - Advocates@apameds.org
- Apply for ***Extra Help with Part D*** Costs

Low Income Assistance Program ***Extra Help with Part D Costs***

- Social Security program that provides assistance to Medicare beneficiaries
- Can help pay costs charged by Part D plan, including premium, deductible and co-pays for covered drugs
- To be eligible must:
 - have countable monthly income below 150% of the Federal Poverty Level: **\$1,976** Individuals - **\$2,664** couples
 - have resources (excluding house & car) that are less than: **\$17,600** for single people and **\$35,130** for couples
- Apply on-line at www.ssa.gov
- Call Social Security at 1-800-772-1213
- Call HICAP for assistance at 1-800-434-0222



2026 Medicare Advantage Plans San Luis Obispo County

- **8 - Health Maintenance Organizations (HMO)** - generally must get your care and services from doctors, other health care providers, and hospitals in the plan's network
- **2 - Preferred Provider Organization (PPO)** – include network health care providers with generally lower co-pays, but can also use out-of-network providers for covered services if the provider agrees to treat you and hasn't opted out of Medicare
- **7 - Special Needs Plans (SNP)** - are a type of Medicare Advantage Plan which limits membership to people with specific diseases or characteristics, and may tailor their benefits, provider choices, and drug formularies to best meet the specific needs of those groups

Medicare Advantage Special Needs Plan *CenCal CareConnect*

CenCal CareConnect is a new Special Needs HMO for people who are enrolled in both Medicare & Medi-Cal in SLO and SB counties

- designed to coordinate Medicare and Medi-Cal benefits in one plan
- members will have a dedicated care coordinator as well as a care coordination team helping to meet their needs
- \$0 co-pays for Medicare & Medi-Cal benefits
- additional benefits beyond Medicare & Medi-Cal include:
 - \$480 per year (\$120 per quarter) to purchase over-the-counter items
 - up to \$1,250 per year toward hearing exams, fittings and aids
 - up to \$400 every two years toward eyeglasses or contacts
- Enrollment is optional – no one will be automatically enrolled
- You can enroll or disenroll any month during the year

For information call **1-877-227-3051** (8 am to 8 pm – 7 days a week)
or go to www.cencalhealth.org/careconnect

San Luis Obispo County 2025 Medicare Advantage Plans not offered in 2026

- **AARP MA Patriot - HMO - \$0/mo - No Part D**
- **AARP Medicare Advantage from UHC - HMO - \$31/mo**
- **AARP Medicare Advantage from UHC - PPO - \$40/mo**
- **Aetna Medicare Elite Plan - PPO - \$24/mo**
- **Alignment My Choice CalPlus HMO - \$0**
- **Imperial Traditional - HMO - \$0**
- **Imperial Giveback - HMO - \$0**

Reassigned and auto enrolled in new 2026 plan

- **Aetna Medicare Core Plan - PPO - \$0**
 - Enrollees reassigned to: **2026 Aetna Medicare Signature Plan - PPO**
- **Alignment Heroes + HMO - \$0**
 - Enrollees reassigned to: **2026 Alignment My Choice CalCare HMO**

Non-Renewing Medicare Advantage Plans

If you are enrolled in a 2025 Medicare Advantage plan that is not renewing and you have not been assigned to another 2026 plan, you have several options:

Open Enrollment Period (OEP)

- You can enroll in another MA plan or a stand-alone Part D plan if you want to use Original Medicare next year from Oct 15 – Dec 7
- This option also applies if you want to change from a returning plan

Special Enrollment Period (SEP)

- If you do not make a change during OEP, you have a SEP to enroll in another MA plan or a stand-alone Part D 2026 plan through Feb 28, 2025

Right to Buy a Medigap Policy

- If you want to use Original Medicare in 2026, you have a guaranteed issue right to purchase Medigap plan without medical screening ~ you have up to 123 days after your MA plan ends to purchase a policy.

2026 Medicare Advantage Plans San Luis Obispo County

Health Maintenance Organizations (HMO)

- **Blue Shield 65 Plus - HMO** - \$65.00/mo (\$54 in 2025)
 - Maximum Out of Pocket Costs \$4,100 - Part D Deductible \$425
- **Imperial Dynamic Plan - HMO** - \$0
 - Maximum Out of Pocket Costs \$296 – Part B Rebate \$35
- **Imperial Courage - HMO** - \$0/mo - **No Part D**
 - Maximum Out of Pocket Costs \$2,999 – Part B Rebate \$75

2026 Medicare Advantage Plans San Luis Obispo County

cont'd

- **Humana Gold Plus - HMO (148)** \$0
 - Maximum Out of Pocket Costs \$2,900 – Part D deductible \$615
- **Humana Gold Plus - HMO (119)** \$0
 - Maximum Out of Pocket Costs \$720
- **Alignment Health My Choice - HMO** - \$0
 - Maximum Out of Pocket Costs \$698
- **NEW Alignment Health Honor+ - HMO** - \$0
 - Maximum Out of Pocket Costs \$9,250 – Part D deductible \$615
- **NEW Alignment Health My Choice CalCare - HMO** - \$0
 - Maximum Out of Pocket Costs \$3,499

2026 Medicare Advantage Plans San Luis Obispo County

cont'd

Preferred Provider Organizations (PPO)

- **Aetna Medicare Signature - PPO - \$0/mo**
 - **2025 Aetna Core PPO Name Changed to Aetna Signature PPO**
 - Maximum Out of Pocket Costs - In network \$6,750 - In + Out \$9,500
 - Part D Deductible \$615
- **Aetna Medicare Eagle - PPO - \$0/mo - No Part D**
 - **2025 Aetna Medicare Eagle Plus PPO Name Changed to Eagle PPO**
 - Maximum Out of Pocket Costs - In network \$6,750 - In + Out \$9,500
 - Part B Premium Reduction \$25/mo

Medicare Advantage Open Enrollment Period January 1 to March 31, 2026

If you **are enrolled in an MA plan on January 1**

- You can switch to another MA plan
- You can disenroll from your MA plan and return to Original Medicare and if you choose enroll in a Part D plan
- You can only make **one change** during this period, and any change will be effective the first of the month after making the change
- During this period you **cannot**
 - Switch from Original Medicare to an MA Plan
 - Join a Part D Plan if you're in Original Medicare
 - Switch from one PDP to another if you're in Original Medicare

Senior Medicare Patrol

How Senior Medicare Patrol (SMP) Can Help:

- Protect Seniors from Medicare Fraud
- Correct Medicare errors and abuse
- Detect Potential Fraud errors and abuse
- Report Fraud and abuse concerns



HiCAP

HEALTH INSURANCE COUNSELING
AND ADVOCACY PROGRAM

SHIP

State Health Insurance
Assistance Program

Navigating Medicare

To locate the state Senior Medicare Patrol (SMP):

Visit www.smpresource.org or call 1-877-808-2468

Or call your local HICAP for assistance

This project was supported by the Administration for Community Living (ACL), the U.S. Department of Health and Human Services (HHS), as a part of a financial assistance award totaling \$369,915 with 100 percent funding by the ACL/HHS. The contents are those of the author(s) and do not necessarily represent official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.



27

Questions?

■ HICAP	1-800-434-0222 or 805-928-5663
■ Senior Connection	1-800-510-2020
■ Medicare	1-800-633-4227
■ Social Security	1-800-772-1213
□ San Luis Obispo	855-207-4865
□ Santa Maria	866-331-2316
□ Santa Barbara	866-695-6285

for further information and upcoming HICAP seminars go to

www.CentralCoastSeniors.org

This project was supported by the Administration for Community Living (ACL), the U.S. Department of Health and Human Services (HHS), as a part of a financial assistance award totaling \$369,915 with 100 percent funding by the ACL/HHS. The contents are those of the author(s) and do not necessarily represent official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

COA mbl October 22 2025

- Buff Lawson
- HICAP Registered Counselor
- Email: hicap.mblawson@gmail.com